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FORTY-FIRST
AND
FORTY-SECOND
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



*To His Excellency
Hon. William Lee Knous
The Governor of the State
of
Colorado*

For the Period from January 1, 1947
to December 31, 1948

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

FORTY-FIRST
AND
FORTY-SECOND
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



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Colorado*

For the Period from January 1, 1947
to December 31, 1948

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

DEPARTMENT ESTABLISHED

The Department of Banking was established
by Legislative enactment approved

April 13, 1907

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT McFERSON

MAPLE T. HARL

S. F. HUTCHISON

W.M. L. HAZLETT

*Deceased

Official Roster

STATE BANK COMMISSION

WILLIAM L. HAZLETT, *Commissioner*

FRANK E. GOLDY, *Chief Deputy Commissioner and
Principal Examiner*

DEPUTY COMMISSIONERS AND SENIOR EXAMINERS

CHARLES F. DREXEL

LERoy C. RODGERS

DEWITT McNUTT

EDWIN G. MOSS, *Examiner*

LINDELL L. SACK, *Examiner*

CAROLINE CECCHINI, *Principal Clerk*

GERTRUDE SCHOTT, *Principal Stenographer*

MARY D. POPE, *Senior Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

Telephone KEystone 1171, Branch 217



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Letter of Transmittal

December 31, 1948

To His Excellency,
W. LEE KNOUS,
Governor of Colorado.

Sir:

I have the honor to submit the Forty-first and Forty-second Annual Reports of the Department of Banking for the years 1947 and 1948 in compliance with the terms and provisions of Section 85, Chapter 18, 1935 Colorado Statutes Annotated, as amended, being the state banking laws.

Respectfully submitted,
FRANK E. GOLDY,
Chief Deputy State Bank Commissioner.

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AMENDMENT, INCREASED CAPITAL STOCK

Colorado Bank & Trust Co., Delta, to \$100,000
Farmers State Bank of Calhan, Calhan, to \$40,000
The Moffat County State Bank, Craig, to \$75,000
The Mercantile Bank & Trust Co., Boulder, to \$100,000
The First St. Bank of Louisville, to \$20,000
Bank of Aurora, Aurora, to \$50,000
The Kiowa State Bank, Kiowa, to \$25,000

CERTIFICATES OF AUTHORITY ISSUED

Citizens Savings Bank, Denver
Mountain States Bank, Denver

INDUSTRIAL BANKS ORGANIZED

Commercial Credit Plan Indust'l Bank of Pueblo
Commercial Credit Plan Indust'l Bank of Grand Junction
Commercial Credit Plan Indust'l Bank of Sterling

MONEY LENDERS

There were 145 money lenders in 1947

CREDIT UNIONS

There were 65 credit unions in 1947

INDUSTRIAL BANKS

During 1947 there were 11 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There were 2 title and guaranty companies

Annual Report 1948

VOLUNTARY LIQUIDATIONS

The Elbert County Bank, Elbert
The Paoli State Bank, Paoli

AMENDMENT, INCREASED CAPITAL STOCK

The Citizens Bank of Pagosa Springs, Pagosa Springs, to \$50,000
The Moffat County State Bank, Craig, to \$100,000
The Byers State Bank, Byers, to \$25,000
J. J. Harris & Co., Bankers, Dolores, to \$75,000
Valley State Bank, Lamar, to \$50,000
Farmers State Bank of Fort Morgan, Fort Morgan, to \$100,000
The Citizens State Bank of Cortez, Cortez, to \$100,000
Bank of Aurora, Aurora, to \$75,000
First State Bank of Rangely, Rangely, to \$50,000
The Estes Park Bank, Estes Park, to \$75,000
Fowler State Bank, Fowler, to \$25,000
Farmers State Bank of Calhan, Calhan, to \$50,000
The Kirk State Bank, Kirk, to \$30,000
The Bank of Burlington, Burlington, to \$40,000
The Pueblo Savings & Trust Co., Pueblo, to \$400,000
Farmers State Bank of Brush, Brush, to \$100,000

MONEY LENDERS

There were 149 money lenders in 1948

CREDIT UNIONS

There were 68 credit unions in 1948

INDUSTRIAL BANKS

There were 10 industrial banks

TITLE GUARANTY COMPANIES

There were 2 title guaranty companies

Industrial Banks 1948

Colorado Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Denver Industrial Bank.....	Denver
First Industrial Bank of Greeley.....	Greeley
Jim Furlong's Industrial Bank.....	Denver
Labor Finance Industrial Bank.....	Denver
Community Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Pueblo
Commercial Credit Plan Industrial Bank.....	Grand Junction

Credit Unions 1948

Utah Junction Employes Credit Union.....	Denver
Rio Grande Operating Credit Union.....	Denver
Denver Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union, Swift & Co.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armour Denver Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Municipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massco Employees Credit Union.....	Denver
Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Company Credit Union.....	Pueblo
Municipal Employees Credit Union of Denver.....	Denver
College Credit Union of Greeley.....	Greeley
Alexander Film Company Credit Union.....	Colorado Springs

University of Colorado School of Medicine & Hospitals Credit Union.....	Denver
Denver Street Railwaymen's Credit Union.....	Denver
Belleco Credit Union.....	Denver
Public School Credit Union of Weld County.....	Greeley
Burnham Rio Grande Credit Union.....	Denver
Wedenem Credit Union.....	Denver
Denver Dining Car Waiters & Sleeping Car Porters Credit Union.....	Denver
Neusteter Employees Credit Union.....	Denver
CB&Q-C&S Employees Credit Union.....	Denver
Publie Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
Colorado & Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
C. F. & I. Power Dept. Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajatan's Parish Credit Union.....	Denver
Cooperators Credit Union.....	Center
Holy Trinity Parish Credit Union.....	Trinidad
Fremont County Teachers Credit Union.....	Canon City
Gardner Denver Employees Credit Union.....	Denver
Norbel Credit Union.....	Greeley
Guadalupe Parish Credit Union.....	Antonito
Mount Carmel Parish Credit Union.....	Denver
Most Precious Blood Parish Credit Union.....	San Luis
Our Lady of Peace Credit Union.....	Greeley
Holy Name of Mary Parish Credit Union.....	Del Norte
Mount Carmel Parish Credit Union.....	Pueblo
St. Mary Parish Credit Union.....	Walsenburg
St. Francis DeSales Parish Credit Union.....	Denver
Alamosa Hispanic Credit Union.....	Alamosa
G.O.E. Credit Union.....	Denver
Colorado Central Credit Union.....	Denver
Kistler Employees Credit Union.....	Denver
Presentation Parish Credit Union.....	Denver
Denver Council of Catholic Nurses and Associates Credit Union	Denver
IRC Credit Union.....	Denver
ASCO Credit Union.....	Pueblo
Saered Heart Credit Union.....	Denver
University Cooperative Credit Union.....	Denver
Jefferson County School Employees Credit Union.....	Lakewood
Machinists Credit Union.....	Denver
Purina Credit Union.....	Denver

Money Lenders 1948

A. & A. Finance Co.	Denver
Aaron Mosko Motor Co.	Englewood
Acme Finance Co.	Denver
Aetna Loan Co.	Denver
Aetna Finance Co.	Colorado Springs
Aetna Finance Co.	Pueblo
Alamosa Finance Co.	Alamosa
Allen Enterprises Loans, Inc.	Boulder
American Loan System, Inc.	Denver
Arkansas Valley Loan Co.	Rocky Ford
Arnold Motor Co.	Boulder
Arvada Fin. & Accept. Corp.	Arvada
Arvada Finance Co.	Arvada
Auld & Kissock, Inc.	Fort Collins
Baker Finance Co.	Grand Junction
Baldwin Finance Co.	Denver
Baldwin Finance Co.	Lakewood
Basin Finance Co.	Cortez
Bishop-Brown Fin. Co.	Denver
Broadway Finance Co.	Denver
Capitol Hill Finance Corp.	Denver
Central Finance Co.	Denver
Central Finance Co.	Longmont
Chaffee County Finance Co.	Salida
Citizens Finance Co.	Grand Junction
City Finance Co.	Greeley
Civie Finance Co.	Denver
Colorado Finance Corp.	Denver
Commercial Investment Co.	Denver
Commerce Loan Co.	Denver
Commonwealth Finance Co.	Denver
Community Credit Co.	Pueblo
Community Finance & Accep. Corp.	Denver
Community Loan & Finance Co.	Salida
Consolidated Finance Co.	Delta
Co-operative Finance, Inc.	Denver
Credit Service Corp.	Denver
Dameree, Frank T.	Brighton
Delta Finance Co.	Delta

Denham Finance Co.....	Denver
Dent, W. L.....	Brighton
Dent, Herbert Langston.....	Fort Lupton
Denver Motor Finance Co., Inc.....	Denver
Domestic Finance Co.....	Denver
Drive-In Finance Co.....	Denver
D. & R. G. Mutual Loan Assn.....	Grand Junction
Easy Loan Co.....	Denver
Empire Finance Co.....	Denver
Family Finance Co.....	Englewood
Fidelity Acceptance Corp.....	Denver
Fidelity Finance Co. of Denver.....	Denver
Fidelity Finance Co. of Pueblo.....	Pueblo
Finance Corporation.....	Denver
Finance Corporation.....	Pueblo
First Finance Co.....	Denver
Fishel, Ralph M. & Co.....	Denver
Fremont Finance Co.....	Canon City
Friendly Finance Co.....	Denver
Frontier Finance Co.....	Denver
General Credit Corp.....	Trinidad
General Credit Corp.....	Denver
General Credit Corp.....	Loveland
General Credit Corp.....	La Junta
General Credit Corp.....	Canon City
General Credit Corp.....	Greeley
General Credit Corp.....	Fort Collins
General Finance Service.....	Colorado Springs
Golden Credit Co., Inc.....	Denver
Gorge Finance Co.....	Canon City
Greeley Finance Co.....	Greeley
Gross Finance Co.....	Denver
Gunnison Finance Co.....	Gunnison
H. H. Hankins Fin. Co.....	Lakewood
Havens Loan Co.....	Lamar
Home Loan & Investment Co.....	Grand Jnction
Household Finance Corp.....	Denver
Hughes Finance Co.....	Englewood
Industrial Finance Co.....	Englewood
Industrial Finance Co.....	Trinidad

Inland Consumer Credit Co.	Greeley
Intermountain Finance Co.	Durango
Jim Furlong Loan Co.	Denver
J. H. Kepler Agency, Inc.	Fort Collins
Kinney Loan & Finance Co.	Greeley
K. & S. Finance Co.	Denver
Krier, Paul and Lucile	Walsenburg
La Junta Loan Corp.	La Junta
Leeman Auto Co.	Denver
Liberal Finance Co.	Grand Junction
Littleton Finance Co.	Littleton
Local Loan Co.	Denver
Max Mosko Loan Co.	Denver
Midwest Service Bureau	Boulder
Montrose Finance Co.	Montrose
Morr Loan Co.	Denver
Motor Investment Co.	Longmont
Motor Securities Corp.	Colorado Springs
National Loan Plan, Inc.	Denver
National Loan Plan, Inc.	Denver
National Motor Fin. Co.	Denver
National Underwriters Fin. Corp.	Denver
Northwestern Colorado Finance Corp.	Craig
Northwestern Colorado Finance Corp.	Steamboat Springs
Northwestern Loan Co.	Denver
Owen Finance Co.	Englewood
People's Loan & Investment Co.	Sterling
Personal Finance Co. of Colorado	Denver
Personal Finance Co. of Pueblo	Pueblo
Personal Finance Co. of Denver	Denver
Pickett, Esther C.	Boulder
Power Investment Co.	Longmont
Retail Finance Corp.	Denver
Rifle Industries, Inc.	Rifle
Rocky Ford Finance Co.	Rocky Ford
R.P.M. Loan & Finance Co.	Denver

Salida Finance Co.....	Salida
Schiffman, Willa.....	Trinidad
Seaboard Finance Co.....	Denver
Securities Credit Corp.....	Denver
Securities Credit Corp.....	Denver
Securities Credit Corp.....	Colorado Springs
Securities Credit Corp.....	Fort Collins
Securities Credit Corp.....	Pueblo
Securities Credit Corp.....	Sterling
Securities Credit Corp.....	Greeley
Securities Credit Corp.....	Grand Junction
Securities Credit Corp.....	Englewood
Southern Colorado Acceptance Corp.....	Pueblo
Standard Credit Co.....	Lamar
Standard Credit Co.....	La Junta
Standard Finance Co.....	Denver
State Loan & Finance Co.....	Denver
Stenback, R. H.....	Fort Morgan
Stenback, R. H.....	Brush
Theleman, Wm. C.....	Colorado Springs
Time Finance Co.....	Denver
Trinidad Finance.....	Trinidad
Turner Securities.....	Durango
United Finance Co.....	Denver
Valentine, Henry Michael.....	Trinidad
Valley Loan Assn.....	Lamar
Valley Loan Co.....	Montrose
Western Acceptance Corp.....	Pueblo
Western Credit Corp.....	Paonia
Western Finance Co.....	Montrose
Western States Finance Corp.....	Denver
Winograd's	Greeley
Zippoldt Finance Co.....	Alamosa
Zippoldt Finance Co.....	La Junta

**ABSTRACT OF ALL BANKS AND TRUST COMPANIES UNDER
SUPERVISION OF STATE BANK COMMISSIONER**

RESOURCES	Total No. of Banks 64 June 30, 1947	Total No. of Banks 65 Dec. 31, 1947	Total No. of Banks 65 June 30, 1948	Total No. of Banks 65 Dec. 31, 1948
Loans and discounts (including overdrafts)	\$ 60,397,553.66	\$ 69,466,462.04	\$ 74,227,152.01	\$ 82,632,979.95
United States Government obligations, direct and guaranteed	105,325,111.47	117,175,665.12	111,050,950.25	114,721,826.89
Obligations of States and political subdivisions	6,671,663.49	6,471,477.28	6,132,417.91	6,152,705.95
Other bonds, notes and debentures	3,375,691.34	1,664,151.87	1,589,584.31	1,612,895.55
Corporate stocks (including stock of Federal Reserve Bank)	146,258.00	150,458.00	157,443.00	161,706.00
Cash, balances with other banks, including reserve balances, and cash items in process of collection	63,243,324.95	74,263,748.65	63,658,441.04	71,168,616.62
Bank premises owned	507,252.66	413,477.02	421,517.56	401,076.18
Furniture and Fixtures	57,098.70	247,784.43	274,421.22	323,412.05
Real estate owned other than bank premises	110,121.00	75,023.00	75,018.00	76,734.22
Other assets	760,215.49	852,687.93	984,059.80	1,536,954.13
Total Assets	\$ 240,594,290.76	\$ 270,780,935.34	\$ 258,571,005.10	\$ 278,788,907.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 158,444,674.66	\$ 180,273,274.57	\$ 164,749,137.31	\$ 175,005,145.83
Time deposits of individuals, partnerships, and corporations	48,361,207.09	52,395,920.48	51,400,954.94	53,411,239.93
Deposits of United States Government (including postal savings)	1,358,478.52	1,383,323.98	2,525,670.59	2,472,389.44
Deposits of States and political subdivisions	10,266,582.06	10,456,327.08	14,155,160.92	17,720,957.59
Deposits of banks	5,824,195.02	8,046,703.24	7,145,239.83	10,191,024.26
Other deposits (certified and officers' checks, etc.)	2,166,830.21	2,442,849.82	2,217,028.77	2,440,608.12
Total Deposits	\$ 226,421,967.56	\$ 254,962,399.17	\$ 242,193,192.36	\$ 261,241,365.17
Bills payable, rediscounts and other liabilities for borrowed money				430,000.00
Other Liabilities	1,047,034.09	1,220,289.96	1,145,983.24	1,253,366.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 4,330,000.00	\$ 4,902,500.00	\$ 5,042,500.00	\$ 5,447,500.00
Capital (Preferred)	186,500.00	164,000.00	164,000.00	100,000.00
Surplus	4,739,609.10	5,312,500.00	5,511,000.00	5,739,500.00
Undivided profits	3,061,294.13	3,208,993.51	3,659,945.31	3,654,933.51
Reserves (and retirement account for preferred capital)	807,885.88	910,252.70	854,384.20	920,242.86
Total Capital Accounts	\$ 13,125,289.11	\$ 14,598,246.21	\$ 15,231,829.50	\$ 15,862,176.37
Total Liabilities and Capital Accounts				
AS OF DECEMBER 31, 1948				
Percentage of Total Capital to Total Assets			5.69 %	
Percentage of Total Capital to Total Deposits			6.07 %	
Cash Reserves to Total Deposits			27.24 %	
Percentage of Assets in Cash and Sight Exchange			25.52 %	
Percentage of Assets in U. S. Government Obligations			41.15	
Percentage of Assets in Other Bonds and Securities			2.85	
Percentage of Assets in Loans and Discounts			29.64	
Percentage of Assets in Banking House . . . . .			.14	
Percentage of Assets in Furniture and Fixtures . . . . .			.12	
Percentage of Assets in other Assets . . . . .			.58	100 %
Percentage of Liabilities in Deposits			93.71 %	
Percentage of Liabilities in Other Liabilities . . . . .			.60	
Percentage of Liabilities in Capital			1.99	
Percentage of Liabilities in Surplus			2.06	
Percentage of Liabilities in Undivided Profits and Reserves			1.64	100 %
Increase in resources since June 30, 1948				\$ 20,217,902.44
Increase in deposits since June 30, 1948				19,048,172.81
Increase in capital since June 30, 1948				630,346.87

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1947

Alton Beck, President; F. J. Willoughby, Vice-President; B. D. Rohlfing, Vice-President;
W. Lucas Woodall, Cashier.

DIRECTORS FOR 1947

Alton Beck, W. Lucas Woodall, F. J. Willoughby, B. D. Rohlfing, L. M. Elisha.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 125,244.44	\$ 93,169.38	\$ 127,140.43	\$ 162,343.56
United States Government obligations, direct and guaranteed....	374,000.00	374,000.00	374,000.00	394,000.00
Other bonds, notes, and debentures	17,000.00	12,000.00	7,000.00	7,000.00
Loans and discounts (including overdrafts)	37,321.94	55,132.34	64,382.58	67,270.73
Other assets		251.35		
Total Assets.....\$	553,566.38	\$ 534,553.07	\$ 572,523.01	\$ 630,614.29
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 299,225.07	\$ 318,281.83	\$ 287,791.17	\$ 352,056.73
Time deposits of individuals, partners- hips, and corporations.....	103,500.74	115,972.93	118,424.38	178,339.60
Deposits of United States Govern- ment (including postal savings)	3,693.75	12,939.50	12,014.50	13,308.05
Deposits of States and political subdivisions	120,302.58	58,956.41	122,176.45	53,258.67
Other deposits (certified and offi- cers' checks, etc.).....	134.50	301.21	1,087.50	120.00
Total Deposits.....\$	526,856.64	\$ 506,451.88	\$ 541,494.00	\$ 597,083.10
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	10,000.00	10,000.00	10,000.00	15,000.00
Undivided profits	1,709.74	2,551.19	5,479.01	2,331.19
Reserves (and retirement account for preferred capital).....		550.00	550.00	1,200.00
Total Capital Accounts.....\$	26,709.74	\$ 28,101.19	\$ 31,029.01	\$ 33,531.19
Total Liabilities and Capital Accounts	\$ 553,566.38	\$ 534,553.07	\$ 572,523.01	\$ 630,614.29

OFFICERS FOR 1948

Alton Beck, President; Frank J. Willoughby, Vice-President; W. Lucas Woodall, Cashier.

DIRECTORS FOR 1948

Alton Beck, Frank J. Willoughby, W. Lucas Woodall, L. M. Elisha, B. D. Rohlfing.

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1947

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier;
Joseph De Vries, Assistant Cashier.

DIRECTORS FOR 1947

C. B. Campbell, A. V. Hamilton, W. B. Hamilton.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 742,459.80	\$ 1,015,617.53	\$ 975,224.49	\$ 967,886.05
United States Government obliga- tions, direct and guaranteed...	999,120.86	1,224,562.50	1,324,848.56	1,730,000.00
Obligation of States and political subdivisions	13,354.50	13,000.00	13,350.00	13,000.00
Loans and discounts (including overdrafts)	1,000,417.00	865,319.79	850,353.35	772,655.63
Furniture and fixtures.....	1,540.75	4,790.75	4,040.75	3,290.75
Other assets.....	3,186.59	1,405.22	157.50	78.35
Total Assets.....	\$ 2,760,079.50	\$ 3,124,695.79	\$ 3,167,974.65	\$ 3,486,910.78

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,826,736.24	\$ 2,185,732.88	\$ 2,151,680.55	\$ 2,247,697.59
Time deposits of individuals, part- nerships, and corporations.....	486,518.81	558,421.21	601,011.90	651,219.03
Deposits of United States Govern- ment (including postal savings)	23,593.75	34,787.50	39,200.00	24,643.75
Deposits of States and political subdivisions	282,891.43	209,830.42	206,866.14	390,949.54
Other deposits (certified and offi- cers' checks, etc.).....	42,118.17	41,607.18	65,572.64	58,294.40
Total Deposits.....	\$ 2,661,838.40	\$ 3,030,379.19	\$ 3,064,331.23	\$ 3,372,804.31
Other liabilities		\$ 3,467.93	\$ 3,367.57	\$ 8,381.31

CAPITAL ACCOUNTS

Capital (Common).....	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00	\$ 75,000.00
Surplus	50,000.00	25,000.00	25,000.00	20,000.00
Undivided profits	23,221.10	15,848.67	25,275.85	10,725.16
Total Capital Accounts.....	\$ 98,221.10	\$ 90,848.67	\$ 100,275.85	\$ 105,725.16
Total Liabilities and Capital Accounts	\$ 2,760,079.50	\$ 3,124,695.79	\$ 3,167,974.65	\$ 3,486,910.78

OFFICERS FOR 1948

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier; Joseph
DeVries, Asst. Cashier; Rolland Shultz, Asst. Cashier; Joseph N. Gerber, Asst. Cashier.

DIRECTORS FOR 1948

C. R. Campbell, A. W. Hamilton, W. B. Hamilton.

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER
 (Boulder County)

OFFICERS FOR 1947

J. W. Valentine, President; Melvin C. Goss, Vice-President; W. E. Gragg, Cashier-Secretary;
 E. M. McCoy, Assistant Cashier.

DIRECTORS FOR 1947

J. W. Valentine, Melvin C. Goss, H. R. Platts, H. S. Evans, E. H. Cramer,
 F. B. Schroeder, Ben Bernzen.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 497,765.28	\$ 452,994.20	\$ 404,577.15	\$ 358,941.42
United States Government obligations, direct and guaranteed	1,880,351.89	1,908,323.16	1,755,026.31	1,754,560.46
Obligations of States and political subdivisions	57,768.25	97,171.13	107,941.29	102,641.59
Other bonds, notes, and debentures	25,095.00	60,047.50	39,000.00	15,000.00
Loans and discounts (including overdrafts)	511,300.52	627,907.91	752,782.37	882,282.03
Bank premises owned	29,254.62	28,750.00	28,675.00	27,175.00
Furniture and fixtures	1,028.00	1.00	6,596.16	14,115.03
Other assets	1,780.31			2,340.43
Total Assets	\$ 3,004,343.87	\$ 3,175,194.90	\$ 3,094,598.28	\$ 3,157,055.96

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,836,428.14	\$ 2,001,717.94	\$ 1,848,431.41	\$ 1,951,139.53
Time deposits of individuals, partnerships, and corporations	640,781.63	700,773.19	696,708.18	693,031.96
Deposits of United States Government (including postal savings)	26,680.61	19,099.71	40,319.03	30,147.08
Deposits of States and political subdivisions	301,634.48	250,645.71	289,615.07	253,142.65
Deposits of banks	24,129.16	16,037.06	14,178.16	16,868.56
Other deposits (certified and officers' checks, etc.)	5,911.18	3,681.71	9,182.46	8,183.99
Total Deposits	\$ 2,835,565.20	\$ 2,991,955.32	\$ 2,898,434.31	\$ 2,952,513.77

CAPITAL ACCOUNTS

Capital (Common)	\$ 75,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	45,000.00	45,000.00	45,000.00	50,000.00
Undivided profits	33,778.67	38,239.58	51,163.97	54,542.19
Reserves (and retirement account for preferred capital)	15,000.00			
Total Capital Accounts	\$ 168,778.67	\$ 183,239.58	\$ 196,163.97	\$ 204,542.19

Total Liabilities and Capital Accounts

\$ 3,004,343.87 \$ 3,175,194.90 \$ 3,094,598.28 \$ 3,157,055.96

OFFICERS FOR 1948

J. W. Valentine, President; Edison H. Cramer, Executive Vice-President; Melvin C. Goss, Vice-President; W. E. Gragg, Vice-President-Secretary; E. M. McCoy, Cashier; E. D. Seymour, Assistant Cashier.

DIRECTORS FOR 1948

J. W. Valentine, Melvin C. Goss, H. R. Platts, H. S. Evans, E. H. Cramer, F. B. Schroeder, Ben Bernzen.

Certificate Issued October 17, 1932

No. 428

THE BRIGHTON STATE BANK, BRIGHTON

(Weld County)

OFFICERS FOR 1947

S. J. Rhode, President; E. E. Caldwell, Executive Vice-President and Cashier; M. B. Rhode, Vice-President; Ralph Bacon, Assistant Cashier and Secretary; Ralph A. Braden, Assistant Cashier and Teller.

DIRECTORS FOR 1947

S. J. Rhode, M. B. Rhode, E. E. Caldwell, Ralph Bacon, Ralph A. Braden, James C. Counter.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
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Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 916,869.01	\$ 1,309,033.73	\$ 1,133,518.18	\$ 771,791.86
United States Government obligations, direct and guaranteed...	1,365,600.00	2,201,650.66	1,838,281.63	1,808,716.81
Obligations of States and political subdivisions	22,610.42	22,373.75	44,350.04	124,699.08
Other bonds, notes, and debentures		20,000.00	20,000.00	
Corporate stocks (including stock of Federal Reserve Bank)....	2,700.00	2,700.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	449,257.24	329,755.08	528,603.50	598,035.34
Furniture and fixtures.....			6,170.48	9,909.90
Total Assets.....	<u>\$ 2,757,036.67</u>	<u>\$ 3,885,513.22</u>	<u>\$ 3,573,923.83</u>	<u>\$ 3,316,152.99</u>

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 2,531,798.70	\$ 3,487,354.99	\$ 2,878,942.85	\$ 2,872,747.95
Time deposits of individuals, partnerships, and corporations.....	80,195.30	55,930.04	109,758.17	157,737.44
Deposits of United States Government (including postal savings)	3,968.71	37,571.43	31,030.61	29,326.10
Deposits of States and political subdivisions	26,124.02	147,245.79	379,355.98	88,393.29
Other deposits (certified and officers' checks, etc.).....	11,281.24	31,752.19	33,376.84	24,174.73
Total Deposits.....	<u>\$ 2,653,367.97</u>	<u>\$ 3,759,854.44</u>	<u>\$ 3,432,464.45</u>	<u>\$ 3,172,379.51</u>
Other Liabilities				\$ 12,500.00

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	40,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	13,668.70	25,658.78	19,459.38	9,273.48
Reserves (and retirement account for preferred capital).....			22,000.00	22,000.00
Total Capital Accounts.....	<u>\$ 103,668.70</u>	<u>\$ 125,658.78</u>	<u>\$ 141,459.38</u>	<u>\$ 131,273.48</u>

Total Liabilities and Capital Accounts	<u>\$ 2,757,036.67</u>	<u>\$ 3,885,513.22</u>	<u>\$ 3,573,923.83</u>	<u>\$ 3,316,152.99</u>
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OFFICERS FOR 1948

Robert E. Marek, President; Joseph L. O'Brien, Vice-President; Ralph Bacon, Cashier.

DIRECTORS FOR 1948

Robert E. Marek, Mildred P. Marek, Ralph Bacon, Joseph L. O'Brien, J. C. Counter.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH
 (Morgan County)

OFFICERS FOR 1947

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Cashier;
 A. H. Trautwein, Assistant Cashier.

DIRECTORS FOR 1947

John M. Needham, Alonzo Petteys, Conrad Koehler, A. H. Trautwein, J. H. Bloedorn.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 579,141.03	\$ 904,357.32	\$ 487,549.98	\$ 468,844.01
United States Government obliga- tions, direct and guaranteed...	792,000.00	639,000.00	613,000.00	563,000.00
Obligations of States and political subdivisions	101,000.00	107,000.00	94,500.00	113,500.00
Other bonds, notes, and debentures	125,956.25	79,956.25	75,000.00	65,000.00
Loans and discounts (including overdrafts)	1,068,502.66	1,391,271.47	1,499,518.29	1,684,759.51
Bank premises owned.....	2.00	1.00	1.00	1.00
Furniture and fixtures.....			1.00	1.00
Real estate owned other than bank premises			2.00	1.00
Other assets.....	2.00			1.00
Total Assets.....	\$ 2,666,603.94	\$ 3,121,589.04	\$ 2,769,571.27	\$ 2,895,106.52
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,587,568.18	\$ 1,996,812.64	\$ 1,610,339.61	\$ 1,619,528.52
Time deposits of individuals, part- nerships, and corporations....	532,694.58	521,188.68	557,588.92	537,849.80
Deposits of United States Govern- ment (including postal savings)	26,319.33	11,210.49	19,771.10	24,661.70
Deposits of States and political subdivisions	212,004.99	265,888.11	263,789.00	178,758.80
Other deposits (certified and offi- cers' checks, etc.).....	19,832.45	24,939.82	20,997.20	8,991.30
Total Deposits.....	\$ 2,378,419.53	\$ 2,820,039.74	\$ 2,472,485.83	\$ 2,369,790.12
Bills payable, rediscounts, and other liabilities for borrowed money				\$ 230,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00
Surplus	200,000.00	225,000.00	225,000.00	180,000.00
Undivided profits	38,184.41	26,549.30	22,085.44	15,316.40
Total Capital Accounts.....	\$ 288,184.41	\$ 301,549.30	\$ 297,085.44	\$ 295,316.40
Total Liabilities and Capital Accounts	\$ 2,666,603.94	\$ 3,121,589.04	\$ 2,769,571.27	\$ 2,895,106.52

OFFICERS FOR 1948

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Cashier;
 A. H. Trautwein, Assistant Cashier; Warren M. Watrous, Assistant Cashier.

DIRECTORS FOR 1948

John M. Needham, Alonzo Petteys, J. H. Bloedorn, Conrad Koehler.
 A. H. Trautwein, Warren M. Watrous.

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1947

Geo. D. Tubbs, President; P. L. Bruner, Vice-President; L. L. Reinecker, Cashier;
Willard Gross, Assistant Cashier.

DIRECTORS FOR 1947

Geo. D. Tubbs, P. L. Bruner, L. L. Reinecker, Willard Gross, E. L. Weinandt.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 644,846.18	\$ 433,433.73	\$ 592,668.12	\$ 383,409.55
United States Government obligations, direct and guaranteed....	2,611,910.00	2,611,910.00	2,319,410.00	1,919,410.00
Obligations of States and political subdivisions	3,113.44	8,072.79	2,769.59	24,439.42
Other bonds, notes, and debentures			11,380.00	11,260.00
Loans and discounts (including overdrafts)	303,065.44	473,082.26	397,735.39	1,166,470.23
Bank premises owned.....	2,500.00	1.00	665.33	750.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other Assets	809.27	545.61	527.43	1,560.56
Total Assets.....	\$ 3,566,245.33	\$ 3,527,046.39	\$ 3,325,156.86	\$ 3,507,300.76

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 3,148,351.19	\$ 3,109,672.47	\$ 2,820,761.85	\$ 3,071,920.41
Time deposits of individuals, partnerships, and corporations....	198,372.17	197,802.00	196,605.69	184,059.47
Deposits of United States Government (including postal savings)	1,575.00	6,975.00	9,806.25	7,725.00
Deposits of States and political subdivisions	103,309.56	80,488.12	165,433.86	110,546.62
Other deposits (certified and officers' checks, etc.).....	37,601.97	46,985.85	35,583.64	26,953.80
Total Deposits.....	\$ 3,489,209.89	\$ 3,441,923.44	\$ 3,228,191.29	\$ 3,401,205.30

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 40,000.00	\$ 40,000.00
Surplus	30,000.00	30,000.00	29,000.00	32,500.00
Undivided profits	22,035.44	30,122.95	27,965.57	33,595.46
Total Capital Accounts.....	\$ 77,035.44	\$ 85,122.95	\$ 96,965.57	\$ 106,095.46

Total Liabilities and Capital Accounts	\$ 3,566,245.33	\$ 3,527,046.39	\$ 3,325,156.86	\$ 3,507,300.76
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OFFICERS FOR 1948

Geo. D. Tubbs, President; P. L. Bruner, Vice-President; L. L. Reinecker, Cashier;
Willard Gross, Assistant Cashier.

DIRECTORS FOR 1948

Geo. D. Tubbs, P. L. Bruner, L. L. Reinecker, Willard Gross, E. L. Weinandt.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1947

W. L. Best, President; H. W. Casady, Vice-President; A. R. Best, Cashier;
Donald R. Best, Assistant Cashier.

DIRECTORS FOR 1947

Wm. O. Nordloh, W. L. Best, Florence Merten, H. W. Casady, A. R. Best.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 83,678.44	\$ 108,750.21	\$ 76,568.78	\$ 69,017.73
United States Government obligations, direct and guaranteed....	209,431.00	294,260.80	189,450.00	189,450.00
Obligations of States and political subdivisions	2,533.99	2,483.99	2,722.99	2,383.99
Loans and discounts (including overdrafts)	181,989.76	158,389.27	229,529.89	215,477.56
Bank premises owned.....	2.00	1.00	1.00	1.00
Furniture and fixtures.....	2.00	1.00	1.00	1.00
Real estate owned other than bank premises		1.00		
Total Assets.....	\$ 477,637.19	\$ 563,887.27	\$ 498,273.66	\$ 476,331.28
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 303,928.73	\$ 397,044.72	\$ 307,862.72	\$ 312,284.07
Time deposits of individuals, partnerships, and corporations.....	71,793.19	62,935.02	73,146.87	53,889.79
Deposits of United States Government (including postal savings)	6,501.85	3,621.60	15,777.85	6,109.10
Deposits of States and political subdivisions	47,512.29	47,900.69	48,857.50	47,624.13
Other deposits (certified and officers' checks, etc.).....	145.13	145.13	145.13	145.13
Total Deposits	\$ 429,881.19	\$ 511,647.16	\$ 445,790.07	\$ 420,052.22
Other Liabilities.....	\$ 155.35	\$ 162.19	\$ 68.80	\$ 1,948.26
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	27,000.00	33,000.00	23,000.00	25,000.00
Undivided profits	5,600.65	4,077.92	4,414.79	4,330.80
Total Capital Accounts.....	\$ 47,600.65	\$ 52,077.92	\$ 52,414.79	\$ 54,330.80
Total Liabilities and Capital Accounts	\$ 477,637.19	\$ 563,887.27	\$ 498,273.66	\$ 476,331.28

OFFICERS FOR 1948

W. L. Best, President; A. R. Best, Vice-President and Cashier; Donald R. Best,
Assistant Cashier and Secretary.

DIRECTORS FOR 1948

A. R. Best, Donald R. Best, F. M. Merten, W. L. Best, Wm. O. Nordloh.

Certificate Issued July 24, 1916

No. 312

FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1947

J. O. Phillips, President; Winford Griffin, Vice-President; A. L. Pieper, Cashier;
 H. K. Fosha, Assistant Cashier.

DIRECTORS FOR 1947

J. O. Phillips, Winford Griffin, A. L. Pieper, Jas. W. Irick, H. K. Fosha.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 397,679.46	\$ 333,459.57	\$ 270,678.09	\$ 508,365.78
United States Government obligations, direct and guaranteed....	697,020.00	1,022,500.00	749,100.00	749,790.00
Obligations of States and political subdivisions	148.10	3,774.22	1,033.21	3,012.48
Loans and discounts (including overdrafts)	697,819.62	653,143.49	828,133.97	917,944.29
Bank premises owned.....	1.00	5,000.00	7,028.00	4,500.00
Furniture and fixtures.....	1.00	1,000.00	1.00	4,500.00
Real estate owned other than bank premises	1.00	1.00		1.00
Total Assets.....	\$ 1,792,670.18	\$ 2,018,878.28	\$ 1,855,974.27	\$ 2,188,113.55

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,320,372.47	\$ 1,517,223.68	\$ 1,331,094.81	\$ 1,592,831.52
Time deposits of individuals, partnerships, and corporations....	372,528.99	397,848.06	399,618.07	463,143.09
Deposits of United States Government (including postal savings)			5,343.75	
Deposits of States and political subdivisions	17,918.96	17,115.63	25,853.34	22,968.79
Other deposits (certified and officers' checks, etc.).....	12,216.52	5,488.88	4,886.43	6,717.14
Total Deposits.....	\$ 1,723,036.94	\$ 1,937,676.25	\$ 1,766,796.40	\$ 2,085,660.54

CAPITAL ACCOUNTS

Capital (Common)	\$ 40,000.00	\$ 40,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	20,000.00	40,000.00	30,000.00	50,000.00
Undivided profits	9,633.24	1,202.03	9,177.87	2,453.01
Total Capital Accounts.....	\$ 69,633.24	\$ 81,202.03	\$ 89,177.87	\$ 102,453.01
Total Liabilities and Capital Accounts	\$ 1,792,670.18	\$ 2,018,878.28	\$ 1,855,974.27	\$ 2,188,113.55

OFFICERS FOR 1948

J. O. Phillips, President; Winford Griffin, Vice-President; A. L. Pieper, Cashier;
 H. K. Fosha, Assistant Cashier.

DIRECTORS FOR 1948

J. O. Phillips, Winford Griffin, A. L. Pieper, H. K. Fosha.

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK
 (Douglas County)

OFFICERS FOR 1947

C. L. Mann, President; P. S. Miller, Vice-President and Cashier;
 J. E. Brooks, Assistant Cashier.

DIRECTORS FOR 1947

P. S. Miller, J. E. Miller, C. L. Mann.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 326,844.07	\$ 400,177.53	\$ 307,279.41	\$ 564,514.45
United States Government obliga- tions, direct and guaranteed....	562,700.00	737,700.00	538,500.00	538,500.00
Loans and discounts (including overdrafts)	389,844.75	445,503.51	589,289.22	441,727.21
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets.....	8,105.95	8,994.11	7,021.61	6,722.27
Total Assets.....	<u>\$ 1,287,496.77</u>	<u>\$ 1,592,377.15</u>	<u>\$ 1,442,092.24</u>	<u>\$ 1,551,465.93</u>

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 767,290.90	\$ 1,031,553.32	\$ 882,445.82	\$ 1,009,066.06
Time deposits of individuals, part- nerships, and corporations.....	270,280.77	296,289.59	264,882.31	265,499.45
Deposits of United States Govern- ment (including postal savings)		938.76		
Deposits of States and political subdivisions	170,386.01	173,524.19	198,717.09	168,617.16
Other deposits (certified and offi- cers' checks, etc.).....	2,432.79	7,283.40	4,663.06	5,629.90
Total Deposits	<u>\$ 1,210,390.47</u>	<u>\$ 1,509,589.26</u>	<u>\$ 1,350,708.28</u>	<u>\$ 1,448,812.57</u>

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	20,000.00	25,000.00	25,000.00	35,000.00
Undivided profits	7,106.30	7,787.89	16,383.96	17,653.36
Total Capital Accounts.....	<u>\$ 77,106.30</u>	<u>\$ 82,787.89</u>	<u>\$ 91,383.96</u>	<u>\$ 102,653.36</u>
Total Liabilities and Capital Accounts	<u>\$ 1,287,496.77</u>	<u>\$ 1,592,377.15</u>	<u>\$ 1,442,092.24</u>	<u>\$ 1,551,465.93</u>

OFFICERS FOR 1948

C. L. Mann, President; P. S. Miller, Vice-President; C. B. Grout, Cashier;
 J. E. Miller, Assistant Cashier.

DIRECTORS FOR 1948

C. L. Mann, P. S. Miller, J. E. Miller, C. B. Grout.

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS
 (Cheyenne County)

OFFICERS FOR 1947

Victor Weed, President; Irvin M. Bricker, Vice-President; Leona Weed, Cashier.

DIRECTORS FOR 1947

Emil Rehfeld, John E. Sexson, Irvin M. Bricker, Leona Weed, Victor Weed.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 825,776.37	\$ 828,085.50	\$ 952,760.38	\$ 944,135.02
United States Government obligations, direct and guaranteed....	358,310.00	558,525.00	559,996.00	460,206.00
Obligations of States and political subdivisions		2,177.04	6,000.00	8,038.53
Loans and discounts (including overdrafts)	261,081.37	431,865.99	358,847.79	795,044.26
Bank premises owned.....	2,000.00	1,400.00	1,400.00	700.00
Furniture and fixtures.....	300.00	100.00	100.00	1.00
Total Assets.....	\$ 1,447,467.74	\$ 1,822,153.53	\$ 1,879,104.17	\$ 2,208,124.81
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,294,040.48	\$ 1,722,829.98	\$ 1,736,441.64	\$ 2,060,907.17
Time deposits of individuals, partnerships, and corporations.....	20,280.00	28,280.00	34,393.10	52,318.10
Deposits of United States Government (including postal savings)	10,893.75		18,656.25	10,031.25
Deposits of States and political subdivisions	82,829.82	29,064.44	37,973.40	29,476.59
Other deposits (certified and officers' checks, etc.).....	500.00		3,340.00	
Total Deposits.....	\$ 1,408,544.05	\$ 1,780,174.42	\$ 1,830,804.39	\$ 2,152,733.11
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	11,000.00	15,000.00	20,000.00	25,000.00
Undivided profits	2,923.69	1,979.11	3,299.78	5,391.70
Total Capital Accounts.....	\$ 38,923.69	\$ 41,979.11	\$ 48,299.78	\$ 55,391.70
Total Liabilities and Capital Accounts	\$ 1,447,467.74	\$ 1,822,153.53	\$ 1,879,104.17	\$ 2,208,124.81

OFFICERS FOR 1948

Victor Weed, President; Irvin M. Bricker, Vice-President; Leona Weed, Cashier.

DIRECTORS FOR 1948

Irvin M. Bricker, Emil Rehfeld, John E. Sexson, Leona Weed, Victor Weed.

Certificate Issued March 21, 1908

No. 20

**COLORADO SAVINGS BANK OF COLORADO SPRINGS,
COLORADO SPRINGS**

(El Paso County)

OFFICERS FOR 1947

O. J. Miller, President; George L. Dern, Vice-President; I. W. Stimits, Cashier;
O. N. Brathovde, Assistant Cashier; George G. Birdsall, Chairman of the Board.

DIRECTORS FOR 1947

George G. Birdsall, Dwight G. Hale, George L. Dern, Floyd L. Kelsey, A. W. Van Lopik,
L. M. Bildstein, O. J. Miller.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 1,251,203.10	\$ 2,594,402.52	\$ 1,264,802.90	\$ 1,650,412.01
United States Government obligations, direct and guaranteed....	2,032,649.22	2,281,731.00	1,824,272.00	1,929,613.00
Obligations of States and political subdivisions.....	930,107.29	726,965.66	606,512.62	359,556.88
Other bonds, notes, and debentures.....	32,807.99	30,469.42	30,467.05	30,156.48
Loans and discounts (including overdrafts).....	1,884,157.78	2,030,977.16	2,515,074.56	2,343,088.23
Bank premises owned.....	65,742.45	64,735.00	63,485.00	62,235.00
Other assets.....	726.85			1,723.70
Total Assets.....	\$ 6,197,394.68	\$ 7,729,280.76	\$ 6,304,614.13	\$ 6,376,785.30

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.....	\$ 3,976,532.23	\$ 5,580,269.23	\$ 4,259,119.16	\$ 4,213,581.09
Time deposits of individuals, partnerships, and corporations.....	1,681,410.02	1,598,933.65	1,500,788.22	1,490,417.26
Deposits of United States Government (including postal savings).....	9,948.99	17,231.49	34,111.54	75,807.26
Deposits of States and political subdivisions.....	127,622.59	113,978.00	131,791.66	155,738.89
Deposits of banks.....	26,844.11	22,854.67		15,000.00
Other deposits (certified and officers' checks, etc.).....	64,805.74	78,076.54	55,487.75	95,654.70

Total Deposits.....	\$ 5,878,213.68	\$ 7,411,343.58	\$ 5,981,298.33	\$ 6,046,199.20
Other liabilities.....	\$ 16,849.00	\$ 16,670.48	\$ 28,414.43	\$ 23,331.24

CAPITAL ACCOUNTS

Capital (Common).....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus.....	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits.....	80,912.00	87,216.70	89,201.37	104,054.86
Reserves (and retirement account for preferred capital).....	12,420.00	14,050.00	5,700.00	3,200.00
Total Capital Accounts.....	\$ 293,332.00	\$ 301,266.70	\$ 294,901.37	\$ 307,254.86

Total Liabilities and Capital Accounts	\$ 6,197,394.68	\$ 7,729,280.76	\$ 6,304,614.13	\$ 6,376,785.30
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OFFICERS FOR 1948

O. J. Miller, President; George L. Dern, Vice-President; I. W. Stimits, Cashier;
O. N. Brathovde, Assistant Cashier; George G. Birdsall, Chairman of the Board

DIRECTORS FOR 1948

John B. Allison, L. M. Bildstein, George L. Dern, Dwight G. Hale, Floyd L. Kelsey, O. J. Miller,
Floyd S. Padgett, Arthur W. Van Lopik, George G. Birdsall.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1947

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier;
 Paula Slavens, Assistant Cashier.

DIRECTORS FOR 1947

W. V. Dunlap, J. H. Farmer, C. C. McAfee, Pauline Usher, R. N. Usher.

RESOURCES June 30, 1947 Dec. 31, 1947 June 30, 1948 Dec. 31, 1948

Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 352,661.81	\$ 842,215.47	\$ 679,637.55	\$ 967,505.01
United States Government obliga- tions, direct and guaranteed....	1,088,500.00	1,088,500.00	1,088,500.00	838,500.00
Obligations of States and political subdivisions	6,000.00	18,000.00	50,123.48	72,354.78
Other bonds, notes, and debentures	31,000.00	43,000.00		
Loans and discounts (including overdrafts)	1,265,469.84	1,319,381.51	1,265,017.82	1,109,430.62
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets.....	\$ 2,743,633.65	\$ 3,311,098.98	\$ 3,083,280.85	\$ 2,987,792.41

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 2,041,474.36	\$ 2,666,661.31	\$ 2,452,210.64	\$ 2,391,447.38
Time deposits of individuals, part- nerships, and corporations.....	237,895.08	250,985.92	220,527.93	307,276.43
Deposits of United States Govern- ment (including postal savings)	523.05	5,829.59	4,698.06	2,313.53
Deposits of States and political subdivisions	320,941.39	192,743.25	190,273.81	96,148.89
Other deposits (certified and offi- cers' checks, etc.).....	21,262.30	45,727.73	41,932.04	38,272.60
Total Deposits.....	\$ 2,622,096.18	\$ 3,161,947.80	\$ 2,909,642.48	\$ 2,835,458.83

CAPITAL ACCOUNTS

Capital (Common)	\$ 40,000.00	\$ 40,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	70,000.00	100,000.00	40,000.00	50,000.00
Undivided profits	11,537.47	9,151.18	33,638.37	2,333.58
Total Capital Accounts.....	\$ 121,537.47	\$ 149,151.18	\$ 173,638.37	\$ 152,333.58
Total Liabilities and Capital Accounts	\$ 2,743,633.65	\$ 3,311,098.98	\$ 3,083,280.85	\$ 2,987,792.41

OFFICERS FOR 1948

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier;
 Paula Slavens, Assistant Cashier.

DIRECTORS FOR 1948

W. V. Dunlap, J. H. Farmer, C. C. McAfee, Pauline Usher, R. N. Usher.

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1947

C. A. Stoddard, President; A. F. Cruse, Executive Vice-President; L. S. Wyman, Vice-President;
John C. Ellis, Vice-President; Irene Miller, Cashier; F. R. Montgomery, Assistant Cashier.

DIRECTORS FOR 1947

C. A. Stoddard, A. F. Cruse, C. P. Brennan, John C. Ellis, L. S. Wyman,
F. M. Pleasant, J. J. Stanton.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....\$ 686,973.02	\$ 888,851.55	\$ 574,929.91	\$ 998,918.55	
United States Government obligations, direct and guaranteed....1,083,668.59	1,634,310.30	1,117,821.08	1,455,006.76	
Obligations of States and political subdivisions.....228,156.64	198,627.16	177,785.13	185,028.64	
Corporate stocks (including stock of Federal Reserve Bank)....2,400.00	2,700.00	3,750.00	4,050.00	
Loans and discounts (including overdrafts).....623,902.70	706,155.75	908,447.26	722,894.93	
Furniture and fixtures.....5,054.30	14,772.00	14,954.00	19,039.00	
Other assets.....389.54	1,151.54	390.85	2,636.66	
Total Assets.....\$ 2,630,544.79	\$ 3,446,568.30	\$ 2,798,078.23	\$ 3,387,574.54	

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..\$ 2,090,158.27	\$ 2,856,885.05	\$ 2,053,356.69	\$ 2,587,473.37
Time deposits of individuals, partnerships, and corporations....161,602.23	216,656.84	207,747.86	249,041.73
Deposits of United States Government (including postal savings)43,029.80	44,810.71	21,032.16	20,238.68
Deposits of States and political subdivisions.....232,242.91	171,570.31	327,613.59	337,451.73
Other deposits (certified and officers' checks, etc.).....6,995.17	38,392.70	34,339.73	28,618.26
Total Deposits.....\$ 2,534,028.38	\$ 3,328,315.61	\$ 2,644,090.03	\$ 3,222,823.77
Other liabilities.....\$ 4,885.97	\$ 14,909.32	\$ 13,107.42	\$ 11,860.38

CAPITAL ACCOUNTS

Capital (Common).....\$ 50,000.00	\$ 75,000.00	\$ 100,000.00	\$ 100,000.00
Surplus.....40,000.00	25,000.00	35,000.00	50,000.00
Undivided profits.....1,630.44	3,343.37	5,880.78	2,890.39
Total Capital Accounts.....\$ 91,630.44	\$ 103,343.37	\$ 140,880.78	\$ 152,890.39
Total Liabilities and Capital Accounts			
.....\$ 2,630,544.79	\$ 3,446,568.30	\$ 2,798,078.23	\$ 3,387,574.54

OFFICERS FOR 1948

C. A. Stoddard, President; John C. Ellis, Executive Vice-President; L. S. Wyman, Vice-President;
F. R. Montgomery, Cashier; Albert F. Cruse, Chairman of Board.

DIRECTORS FOR 1948

C. A. Stoddard, F. M. Pleasant, L. S. Wyman, John C. Ellis, C. P. Brennan,
Albert F. Cruse, J. J. Stanton.

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY OF DELTA, DELTA

(Delta County)

OFFICERS FOR 1947

Melvin Springer, President; L. W. Sweitzer, R. C. Raber, Melvin Springer, Jr., Vice-Presidents;
 Chas. E. Parker, Cashier; L. J. Springer, R. E. Blaine, Assistant Cashiers.

DIRECTORS FOR 1947

Melvin Springer, Melvin Springer, Jr., L. J. Springer, R. C. Raber, L. W. Sweitzer,
 I. C. Hall, Chas. E. Parker.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....\$ 955,896.63	\$ 1,217,024.02	\$ 1,024,347.34	\$ 1,071,905.30	
United States Government obligations, direct and guaranteed.... 2,726,000.00	2,471,484.00	2,439,884.00	2,293,600.00	
Obligations of States and political divisions..... 106,150.00	121,150.00	113,150.00	119,650.00	
Other bonds, notes, and debentures 1,955.00	1,955.00	1,955.00	1,955.00	
Corporate stocks (including stock of Federal Reserve Bank)..... 4,500.00	4,500.00	6,000.00	6,000.00	
Loans and discounts (including overdrafts)..... 704,050.03	830,006.14	795,322.65	859,337.35	
Bank premises owned..... 17,000.00	16,000.00	15,000.00	14,000.00	
Other assets..... 9,942.22	5,129.97	3,748.45	2,762.15	
Total Assets..... \$ 4,525,493.88	\$ 4,667,249.13	\$ 4,399,407.44	\$ 4,369,209.80	

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..\$ 3,441,306.91	\$ 3,792,322.53	\$ 3,452,571.75	\$ 3,554,861.61
Time deposits of individuals, partnerships, and corporations.... 400,746.84	397,178.52	381,640.38	363,705.16
Deposits of United States Government (including postal savings) 32,145.75	14,014.25	56,254.25	34,519.71
Deposits of States and political subdivisions..... 365,961.77	177,438.27	229,372.82	117,031.40
Other deposits (certified and officers' checks, etc.)..... 20,998.58	16,166.67	7,703.40	7,873.61
Total Deposits..... \$ 4,261,159.85	\$ 4,397,120.24	\$ 4,127,542.60	\$ 4,077,991.49
Other liabilities \$ 7,686.03	\$ 7,136.10	\$ 11,008.42	\$ 9,721.46

CAPITAL ACCOUNT

Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	40,473.56	46,841.72	60,856.42	60,570.96
Reserves (and retirement account for preferred capital)..... 16,174.44	16,151.07			15,925.89
Total Capital Accounts..... \$ 256,648.00	\$ 262,992.79	\$ 260,856.42	\$ 281,496.85	

Total Liabilities and Capital Accounts	\$ 4,525,493.88	\$ 4,667,249.13	\$ 4,399,407.44	\$ 4,369,209.80
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OFFICERS FOR 1948

Melvin Springer, President; L. W. Sweitzer, R. C. Raber, Melvin Springer, Jr., Vice-Presidents;
 Chas. E. Parker, Cashier; L. J. Springer, R. E. Blaine, Assistant Cashiers.

DIRECTORS FOR 1948

Melvin Springer, Melvin Springer, Jr., L. J. Springer, L. W. Sweitzer, I. C. Hall,
 Chas. E. Parker, R. C. Raber.

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE
 (Rio Grande County)

OFFICERS FOR 1947

Louie Eickenrodt, President; Byron L. Shaffer, Vice-President; E. E. Musick, Cashier;
 Helen Harmon, Assistant Cashier.

DIRECTORS FOR 1947

Louie Eickenrodt, Charles R. Ewing, E. E. Musick, W. C. Lewis, Byron L. Shaffer.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 329,278.02	\$ 480,522.25	\$ 308,027.81	\$ 424,420.81
United States Government obligations, direct and guaranteed....	464,500.00	464,800.00	464,800.00	465,600.00
Obligations of States and political subdivisions	9,982.50	21,883.97	20,448.13	23,145.29
Other bonds, notes, and debentures	10,000.00	10,000.00	10,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank).....	1,500.00	1,500.00	1,500.00	1,500.00
Loans and discounts (including overdrafts)	192,079.83	169,268.29	216,089.72	192,417.32
Bank premises owned.....	2,500.00	2,000.00	2,000.00	1,500.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets.....	\$ 1,009,841.35	\$ 1,149,975.51	\$ 1,022,866.66	\$ 1,118,584.42
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 814,897.77	\$ 968,400.43	\$ 824,746.71	\$ 910,867.23
Time deposits of individuals, partnerships, and corporations.....	61,965.95	60,914.61	50,905.04	63,616.16
Deposits of United States Government (including postal savings)	1,498.16	3,003.00	1,907.25	3,044.30
Deposits of States and political subdivisions	66,443.88	49,451.98	66,957.73	56,582.24
Other deposits (certified and officers' checks, etc.).....	6,177.47	7,096.94	12,329.66	15,140.60
Total Deposits	\$ 950,983.23	\$ 1,088,866.96	\$ 956,846.39	\$ 1,049,250.53
Other liabilities			1,250.00	1,250.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	35,000.00
Undivided profits	8,858.12	11,108.55	14,770.27	8,083.89
Total Capital Accounts.....	\$ 58,858.12	\$ 61,108.55	\$ 64,770.27	\$ 68,083.89
Total Liabilities and Capital Accounts	\$ 1,009,841.35	\$ 1,149,975.51	\$ 1,022,866.66	\$ 1,118,584.42

OFFICERS FOR 1948

C. R. Ewing, President; B. L. Shaffer, Vice-President; E. E. Musick, Vice-President and Cashier; Helen Harmon, Assistant Cashier.

DIRECTORS FOR 1948

C. R. Ewing, B. L. Shaffer, E. E. Musick, W. C. Lewis, Alex Colville.

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER
 (Denver County)

OFFICERS FOR 1947

Elwood M. Brooks, President; Charles M. Good, Executive Vice-President and Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Vice-Presidents; Byron A. Wilson, Jesse M. Oldham, Hal E. Roof, Edward A. Troutman, Assistant Vice-Presidents; Arthur G. Bridgewater, Cashier; Elvin R. Stiles, George B. Loos, T. Arthur Williams, Arthur C. Allen, Henry C. Bulis, William E. Troutman, Assistant Cashiers; Keith Lindeman, Comptroller; Donald F. Delano, Auditor.

DIRECTORS FOR 1947

Elwood M. Brooks, J. Frank Hudson, Charles M. Good, John L. Reams, Edgar Egan, Thomas F. McCusker, William Stirling, Henry D. Mitchell, W. Lee Baldwin, C. Roy Muchow.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 9,048,868.30	\$12,009,256.61	\$11,621,424.51	\$13,448,079.35
United States Government obligations, direct and guaranteed.....	5,663,311.25	8,051,391.22	8,034,211.94	10,743,215.45
Obligations of States and political subdivisions.....	1,699,075.95	1,664,202.39	1,648,351.93	1,737,651.56
Other bonds, notes, and debentures.....	311,353.26	268,095.70	264,306.90	259,181.68
Corporate stocks (including stock of Federal Reserve Bank).....	33,000.00	34,500.00	35,250.00	36,000.00
Loans and discounts (including overdrafts).....	18,123,977.36	17,899,555.34	19,021,540.70	20,105,936.58
Furniture and fixtures.....	120,087.60	136,301.69	144,268.88	145,848.94
Real estate owned other than bank premises.....	85,000.00	75,000.00	75,000.00	75,000.00
Other assets.....	274,989.53	283,446.28	257,916.03	294,968.93
Total Assets.....	\$35,359,663.25	\$40,421,749.23	\$41,102,270.89	\$46,845,882.49
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	\$16,389,728.09	\$17,991,746.96	\$18,411,931.31	\$19,663,760.85
Time deposits of individuals, partnerships, and corporations.....	10,686,348.99	11,030,828.27	10,665,225.34	11,300,401.71
Deposits of United States Government (including postal savings).....	108,584.75	161,990.25	295,950.20	270,254.47
Deposits of States and political subdivisions.....	1,080,152.07	2,096,298.59	3,500,511.79	4,610,023.94
Deposits of banks.....	4,595,769.36	6,714,288.22	5,769,599.57	8,508,033.39
Other deposits (certified and officers' checks, etc.).....	394,799.18	359,721.24	392,396.59	311,870.15
Total Deposits.....	\$33,255,382.44	\$38,354,873.53	\$39,035,614.80	\$44,664,344.51
Other liabilities.....	\$ 726,116.31	\$ 615,849.84	\$ 546,442.59	\$ 530,080.12
CAPITAL ACCOUNTS				
Capital (Common).....	\$ 700,000.00	\$ 700,000.00	\$ 700,000.00	\$ 700,000.00
Surplus.....	425,000.00	450,000.00	475,000.00	500,000.00
Undivided profits.....	252,164.50	300,025.86	344,213.50	450,457.86
Reserves (and retirement account for preferred capital).....	1,000.00	1,000.00	1,000.00	1,000.00
Total Capital Accounts.....	\$ 1,378,164.50	\$ 1,451,025.86	\$ 1,520,213.50	\$ 1,651,457.86
Total Liabilities and Capital Accounts	\$35,359,663.25	\$40,421,749.23	\$41,102,270.89	\$46,845,882.49

OFFICERS FOR 1948

Elwood M. Brooks, President; C. M. Good, Executive Vice-President and Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Vice Presidents; Arthur G. Bridgewater, Cashier; Keith Lindeman, Comptroller; Elvin R. Stiles, Geo. B. Loos, T. Arthur Williams, William E. Troutman, Henry C. Bulis, Arthur C. Allen, Leo D. VanDittie, John J. Fitzpatrick, Assistant Cashiers; Byron A. Wilson, Jesse M. Oldham, Hal E. Roof, Edward A. Troutman, Assistant Vice-Presidents.

DIRECTORS FOR 1948

Elwood M. Brooks, J. F. Hudson, C. M. Good, William Stirling, Henry D. Mitchell, Edgar Egan, John L. Reams, Thomas F. McCusker, W. Lee Baldwin, C. Roy Muchow.

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1948

Carl W. Sorenson, President; David J. Main, Ralph E. Nelson, Vice-Presidents; Harold L. Smith, Cashier; H. M. Stoll, Treasurer; E. S. Kassler, Jr., Secretary; Alma M. Brown, Assistant Secretary; E. S. Kassler, Sr., Chairman of the Board.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 552,477.81	\$ 655,640.88	\$ 522,975.09	
United States Government obligations, direct and guaranteed....	232,548.35	232,982.35	383,517.00	
Loans and discounts (including overdrafts)	3,292,769.09	3,391,457.54	3,662,653.12	
Bank premises owned.....	30,000.00	30,000.00	25,000.00	
Furniture and fixtures.....	1.00	1.00	1.00	
Real estate owned other than bank premises	1.00	1.00	1.00	
Other assets.....	1,306.35	7,360.41	10,758.42	
Total Assets.....	\$ 4,109,103.60	\$ 4,317,443.18	\$ 4,604,905.63	
LIABILITIES				
Time deposits of individuals, partnerships, and corporations.....	\$ 3,279,435.67	\$ 3,430,416.41	\$ 3,675,408.46	
Deposits of United States Government (including postal savings)	862.50	2,239.00		
Deposits of banks.....			1,575.00	
Total Deposits.....	\$ 3,280,298.17	\$ 3,432,655.41	\$ 3,676,983.46	
Other liabilities.....	\$ 148,805.43	\$ 204,787.77	\$ 227,922.17	
CAPITAL ACCOUNTS				
Capital (Common)	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	
Surplus	250,000.00	250,000.00	250,000.00	
Undivided profits	180,000.00	180,000.00	200,000.00	
Total Capital Accounts.....	\$ 680,000.00	\$ 680,000.00	\$ 700,000.00	
Total Liabilities and Capital Accounts	\$ 4,109,103.60	\$ 4,317,443.18	\$ 4,604,905.63	

DIRECTORS FOR 1948

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., D. J. Main, W. J. Morris, Ralph E. Nelson, Finlay M. Robinson, George P. Schumacker, George F. Smith, Carl W. Sorenson, H. M. Stoll.

Certificate Issued November 22, 1947

No. 444

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1948

Gene E. Griffith, President; Donald T. Carney, Executive Vice-President; William G. Griffith,
Vice-President and Cashier; Donald Kelley, Assistant Cashier.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 331,889.51	\$ 568,555.76	\$ 1,116,826.83	
United States Government obligations, direct and guaranteed.....	200,000.00	704,000.00	1,204,000.00	
Obligations of States and political subdivisions		5,000.00	5,000.00	
Other bonds, notes, and debentures		15,000.00	65,000.00	
Loans and discounts (including overdrafts)	371,101.95	599,090.06	854,608.82	
Furniture and fixtures.....	23,371.19	28,239.53	28,930.63	
Other assets.....	738.47	5,022.38	12,352.05	
Total Assets.....	\$ 927,101.12	\$ 1,924,907.73	\$ 3,286,718.33	
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 405,740.04	\$ 1,052,954.40	\$ 1,994,207.10	
Time deposits of individuals, partnerships, and corporations.....	164,529.07	497,718.77	931,979.52	
Deposits of States and political subdivisions		5,000.00	5,000.00	
Deposits of banks.....	35,000.00	35,000.00	10,000.00	
Other deposits (certified and officer's checks, etc.).....	8,037.29	23,025.62	30,488.71	
Total Deposits.....	\$ 613,306.40	\$ 1,613,698.79	\$ 2,971,675.33	
Other liabilities	\$ 20,258.19	\$ 16,040.82	\$ 31,069.46	
CAPITAL ACCOUNTS				
Capital (Common)	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	
Surplus	50,000.00	50,000.00	50,000.00	
Undivided profits	33,536.53	35,168.12	33,973.54	
Reserves (and retirement account for preferred capital).....	10,000.00	10,000.00		
Total Capital Accounts.....	\$ 293,536.53	\$ 295,168.12	\$ 283,973.54	
Total Liabilities and Capital Accounts	\$ 927,101.12	\$ 1,924,907.73	\$ 3,286,718.33	

DIRECTORS FOR 1948

Fred M. Manning, David G. Gordon, Donald T. Carney, Gene E. Griffith, William G. Griffith,
Charles E. Mitton, Louise B. Stephens.

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER
 (Denver County)

OFFICERS FOR 1947

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Kullgren, Cashier-Secretary;
 C. E. Kenney, V. M. Rhodes, Assistant Cashiers.

DIRECTORS FOR 1947

F. L. Barkley, B. F. Clark, G. B. Clark, E. M. Kullgren, F. R. Lilyard.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 2,241,558.28	\$ 2,100,626.84	\$ 1,902,148.01	\$ 2,160,349.86
United States Government obliga- tions, direct and guaranteed....	6,928,238.68	6,950,259.75	6,516,305.06	6,687,471.01
Obligations of States and political subdivisions	67,988.97	139,809.48	49,646.75	46,594.27
Other bonds, notes, and debentures	81,095.00		98,336.03	95,131.66
Loans and discounts (including overdrafts)	1,114,838.25	1,630,156.23	1,457,855.52	1,237,672.24
Furniture and fixtures.....	9,000.00	10,000.00	10,000.00	15,000.00
Other assets.....	9,465.23		20,006.13	6,004.71
Total Assets	\$10,452,184.41	\$10,830,852.30	\$10,054,297.50	\$10,248,223.75

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 8,787,966.91	\$ 9,273,393.24	\$ 8,336,811.33	\$ 8,575,313.45
Time deposits of individuals, part- nerships, and corporations.....	961,350.27	890,739.20	825,683.40	732,500.48
Deposits of United States Govern- ment (including postal savings)	102,425.46	120,083.46	275,729.65	123,440.55
Deposits of States and political subdivisions	2,358.06	25,140.43	44,682.72	259,950.48
Other deposits (certified and offi- cers' checks, etc.).....	258,235.60	160,394.05	175,367.13	146,778.19
Total Deposits.....	\$10,112,336.30	\$10,469,750.38	\$ 9,658,274.23	\$ 9,837,983.15
Other Liabilities.....	\$ 1,225.21	\$ 2,854.73	\$ 1,075.01	\$ 2,513.13

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	200,000.00	200,000.00	200,000.00	300,000.00
Undivided profits.....	88,622.90	108,247.19	144,948.26	57,727.47
Total Capital Accounts.....	\$ 338,622.90	\$ 358,247.19	\$ 394,948.26	\$ 407,727.47

Total Liabilities and Capital
Accounts

\$10,452,184.41 \$10,830,852.30 \$10,054,297.50 \$10,248,223.75

OFFICERS FOR 1948

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Kullgren, Cashier;
 C. E. Kenney, V. M. Rhodes, Assistant Cashiers.

DIRECTORS FOR 1948

F. L. Barkley, B. F. Clark, Glen B. Clark, E. M. Kullgren, F. R. Lilyard.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER
 (Denver County)

OFFICERS FOR 1947

Leo A. Steinhardt, President; G. W. Ballantine, Jr., John R. McPhee, John S. Kennedy, Aaron W. Pleasants, Vice-Presidents; J. F. Vincent, Treasurer; John W. Morey, Chairman of the Board; John Evans, Chairman Executive Committee; I. R. Selover, Secretary; O. E. Binkley, Assistant Treasurer.

DIRECTORS FOR 1947

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Jr., Wilbur F. Denious, John Evans, Gerald Hughes, Lafayette M. Hughes, John R. McPhee, Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances' with other banks, including reserve balances, and cash items in process of collection	\$14,805,969.23	\$13,670,744.10	\$13,832,371.11	\$15,165,519.77
United States Government obligations, direct and guaranteed....	20,295,570.43	22,045,033.42	20,179,631.07	21,373,018.66
Obligations of States and political subdivisions	1,299,624.62	995,269.14	809,715.43	597,235.98
Other bonds, notes, and debentures	445,600.93	125,674.50	125,588.48	175,961.59
Corporate stocks (including stock of Federal Reserve Bank).....	60,004.00	60,004.00	60,089.00	60,005.00
Loans and discounts (including overdrafts)	10,645,719.15	13,151,489.72	12,494,948.15	14,115,003.67
Bank premises owned.....	101,750.50	99,000.00	96,250.50	93,500.00
Furniture and fixtures.....	2,858.08	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Other assets.....	383,012.87	476,589.39	565,468.05	992,750.70
Total Assets.....	\$48,040,110.81	\$50,623,806.27	\$48,164,063.79	\$52,572,997.37
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$31,733,692.02	\$33,512,589.43	\$30,639,163.06	\$32,422,743.57
Time deposits of individuals, partnerships, and corporations.....	8,885,667.97	8,834,423.61	8,264,463.10	8,229,449.14
Deposits of United States Government (including postal savings)	300,248.81	434,684.78	933,538.91	721,776.86
Deposits of States and political subdivisions	1,534,625.41	1,920,558.89	2,589,682.83	5,559,192.73
Deposits of banks.....	1,081,423.85	1,164,055.19	1,142,946.51	943,316.42
Other deposits (certified and officers' checks, etc.).....	689,940.69	888,655.89	686,498.14	657,705.59
Total Deposits.....	\$44,225,598.75	\$46,754,967.79	\$44,256,292.55	\$48,534,184.31
Other Liabilities.....	\$ 236,569.01	\$ 243,327.79	\$ 250,923.76	\$ 277,445.65
CAPITAL ACCOUNTS				
Capital (Common)	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Undivided profits	1,160,776.38	1,211,344.02	1,266,502.19	1,303,522.12
Reserves (and retirement for preferred capital).....	417,166.67	414,166.67	390,345.29	457,845.29
Total Capital Accounts.....	\$ 3,577,943.05	\$ 3,625,510.69	\$ 3,656,847.48	\$ 3,761,367.41
Total Liabilities and Capital Accounts	\$48,040,110.81	\$50,623,806.27	\$48,164,063.79	\$52,572,997.37

OFFICERS FOR 1948

John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee; Leo A. Steinhardt, President; G. W. Ballantine, Jr., John S. Kennedy, Aaron W. Pleasants, Vice-Presidents; J. F. Vincent, Treasurer; I. R. Selover, Secretary.

DIRECTORS FOR 1948

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Jr., Wilbur F. Denious, John Evans, Gerald Hughes, Lafayette M. Hughes, Hudson Moore, Jr., John W. Morey, Wilbur Newton, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1947

G. D. Taylor, President; H. C. Lafurgey, Vice-President; T. R. Yowell, Cashier.

DIRECTORS FOR 1947

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 462,801.95	\$ 581,941.08	\$ 441,771.81	\$ 592,014.02
United States Government obligations, direct and guaranteed....	1,613,000.00	1,800,000.00	1,387,000.00	1,816,000.00
Obligations of States and political subdivisions	19,500.00	16,500.00	10,500.00	10,000.00
Loans and discounts (including overdrafts)	667,053.79	819,605.22	970,095.06	826,641.62
Bank premises owned.....	1.00		1,500.00	1.00
Furniture and fixtures.....	1.00	1,626.00	1.00	3,500.00
Other assets.....	347.05	234.23	2,978.43	624.72
Total Assets.....	\$ 2,762,704.79	\$ 3,219,906.53	\$ 2,813,846.30	\$ 3,248,781.36
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,876,505.44	\$ 2,392,399.49	\$ 1,924,154.17	\$ 2,127,864.98
Time deposits of individuals, partnerships, and corporations.....	466,574.93	415,924.27	413,072.42	621,479.21
Deposits of United States Government (including postal savings)	21,918.50	11,124.75	3,853.77	6,620.82
Deposits of States and political subdivisions	206,193.39	161,275.50	222,945.91	206,310.60
Other deposits (certified and officers' checks, etc.).....	9,366.36	40,552.15	35,778.32	55,091.48
Total Deposits	\$ 2,580,558.62	\$ 3,021,276.10	\$ 2,599,804.59	\$ 3,017,397.09
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 75,000.00
Surplus	50,000.00	75,000.00	75,000.00	90,000.00
Undivided profits	52,146.17	38,630.37	59,041.71	23,884.27
Reserves (and retirement account for preferred capital).....	30,000.00	35,000.00	30,000.00	42,500.00
Total Capital Accounts.....	\$ 182,146.17	\$ 198,630.37	\$ 214,041.71	\$ 231,384.27
Total Liabilities and Capital Accounts	\$ 2,762,704.79	\$ 3,219,906.53	\$ 2,813,846.30	\$ 3,248,781.36

OFFICERS FOR 1948G. D. Taylor, President; H. C. Lefurgey, Vice-President; T. R. Yowell, Cashier;
Gladys Tebbs, Assistant Cashier.**DIRECTORS FOR 1948**

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1947

R. E. Misko, President; James G. Milne, Rex C. Eaton, Vice-Presidents; F. A. Tyson, Cashier;
W. L. Happel, Assistant Cashier; O. W. Hampton, Chairman of Board.

DIRECTORS FOR 1947

R. E. Misko, O. W. Hampton, James G. Milne, Rex C. Eaton, Robert G. Smith.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 728,765.44	\$ 566,514.81	\$ 1,056,439.51	\$ 466,089.23
United States Government obligations, direct and guaranteed....	1,011,283.96	1,035,647.41	1,035,010.86	1,134,366.81
Obligations of States and political subdivisions	74.26	307.05	298.56	1,920.49
Corporate stocks (including stock of Federal Reserve Bank).....	2,250.00	2,250.00	2,250.00	2,250.00
Loans and discounts (including overdrafts)	388,769.73	698,512.07	424,079.48	618,551.19
Bank premises owned.....	5,250.00	5,000.00	4,750.00	4,500.00
Furniture and fixtures.....			2,730.00	2,447.19
Total Assets.....	\$ 2,136,393.39	\$ 2,308,231.34	\$ 2,525,558.41	\$ 2,230,124.91

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,634,010.20	\$ 1,806,847.57	\$ 1,937,591.54	\$ 1,483,238.75
Time deposits of individuals, partnerships, and corporations.....	361,872.74	352,407.67	421,521.25	377,942.57
Deposits of United States Government (including postal savings)	9,639.27	5,658.62	17,723.08	13,001.46
Deposits of States and political subdivisions	25,860.77	21,968.64	27,210.56	25,622.57
Other deposits (certified and officers' checks, etc.).....	1,012.51	8,724.40	1,349.94	5,319.56
Total Deposits.....	\$ 2,032,395.49	\$ 2,195,606.90	\$ 2,405,396.37	\$ 1,905,124.91
Bills payable, rediscounts, and other liabilities for borrowed money				\$ 200,000.00

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	28,597.90	37,624.44	45,162.04	50,000.00
Reserves (and retirement account for preferred capital).....	400.00			
Total Capital Accounts.....	\$ 103,997.90	\$ 112,624.44	\$ 120,162.04	\$ 125,000.00

Total Liabilities and Capital Accounts	\$ 2,136,393.39	\$ 2,308,231.34	\$ 2,525,558.41	\$ 2,230,124.91
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OFFICERS FOR 1948

R. E. Misko, President; James G. Milne, Rex C. Eaton, Vice-Presidents; F. A. Tyson, Cashier;
W. L. Happel, Assistant Cashier; O. W. Hampton, Chairman of Board.

DIRECTORS FOR 1948

R. E. Misko, O. W. Hampton, James G. Milne, Rex C. Eaton, Robert G. Smith.

Certificate Issued March 23, 1908

No. 43

***THE ELBERT COUNTY BANK, ELBERT**

(Elbert County)

OFFICERS FOR 1947

J. E. Mayer, President; Lewis Shook, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1947

J. E. Mayer, A. H. Mayer, Lewis Shook.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 460,798.96	.....	.....	.....
United States Government obligations, direct and guaranteed....	265,500.00	.....	.....	.....
Loans and discounts (including overdrafts)	101,156.65	.....	.....	.....
Bank premises owned.....	1.00	.....	.....	.....
Real estate owned other than bank premises	1.00	.....	.....	.....
Total Assets.....\$ 827,457.61	.....	.....	.....	.....
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$ 663,014.99	.....	.....	.....	.....
Time deposits of individuals, partnerships, and corporations..... 18,961.04	.....	.....	.....	.....
Deposits of United States Government (including postal savings) 63.57	.....	.....	.....	.....
Deposits of States and political subdivisions	81,206.35	.....	.....	.....
Total Deposits.....\$ 763,245.95	.....	.....	.....	.....
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	.....	.....	.....
Surplus	25,000.00	.....	.....	.....
Undivided profits.....	14,211.66	.....	.....	.....
Total Capital Accounts.....\$ 64,211.66	.....	.....	.....	.....
Total Liabilities and Capital Accounts	\$ 827,457.61	.....	.....	.....

OFFICERS FOR 1948

J. E. Mayer, President; Lewis Shook, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1948

J. E. Mayer, Lewis Shook, A. H. Mayer.

*Voluntary Liquidation 6/21/48.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1947

Charles J. Elzi, President; William Whiles, Vice-President and Cashier; Owen E. Goodspeed,
Assistant Cashier.

DIRECTORS FOR 1947

William E. Brennan, James Brennan, C. W. Bixler, Charles J. Elzi, William Whiles.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 247,601.28	\$ 225,425.53	\$ 197,589.39	\$ 213,172.68
United States Government obligations, direct and guaranteed	696,000.00	721,000.00	713,500.00	713,500.00
Obligations of States and political subdivisions	36,765.50	34,765.50	44,309.48	50,176.00
Other bonds, notes, and debentures	34,893.75	38,544.86	29,893.75	29,893.75
Loans and discounts (including overdrafts)	131,786.91	190,663.63	177,088.00	251,656.23
Bank premises owned	1.00	1.00	2.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00		1.00
Total Assets	\$ 1,147,050.44	\$ 1,210,402.52	\$ 1,162,383.62	\$ 1,258,401.66
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 704,253.19	\$ 712,660.08	\$ 692,610.23	\$ 773,871.10
Time deposits of individuals, partnerships, and corporations	341,293.36	354,548.89	330,879.62	332,863.95
Deposits of United States Government (including postal savings)	5,916.25	6,524.75	6,963.50	9,032.25
Deposits of States and political subdivisions	10,000.00	46,403.02	34,087.31	32,312.22
Other deposits (certified and officers' checks, etc.)	1,496.16	354.16	762.83	7,968.49
Total Deposits	\$ 1,062,958.96	\$ 1,120,490.90	\$ 1,065,303.49	\$ 1,155,848.01
CAPITAL ACCOUNTS				
Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	40,000.00	40,000.00	50,000.00	50,000.00
Undivided profits	9,196.84	15,016.98	12,010.69	18,430.85
Reserves (and retirement account for preferred capital)	4,894.64	4,894.64	5,069.44	3,922.80
Total Capital Accounts	\$ 84,091.48	\$ 89,911.62	\$ 97,080.13	\$ 102,353.65
Total Liabilities and Capital Accounts	\$ 1,147,050.44	\$ 1,210,402.52	\$ 1,162,383.62	\$ 1,258,401.66

OFFICERS FOR 1948

Charles J. Elzi, President; William Whiles, Vice-President and Cashier; O. E. Goodspeed,
Assistant Cashier.

DIRECTORS FOR 1948

James Brennan, William E. Brennan, Charles J. Elzi, William Whiles.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1947

Chas. F. Hix, President; Harry B. Boyd, Vice-President; W. Kyle Miller, Cashier;
Roberta G. Straub, Assistant Cashier.

DIRECTORS FOR 1947

Harry B. Boyd, Chas. F. Hix, William G. Lewis.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 417,973.19	\$ 263,763.37	\$ 348,242.52	\$ 406,841.71
United States Government obliga- tions, direct and guaranteed....	533,800.00	708,265.00	533,000.00	463,000.00
Obligations of States and political subdivisions	28,484.53	35,254.93	21,695.44	25,776.43
Other bonds, notes, and debentures	25,000.00	21,000.00	21,000.00	21,000.00
Loans and discounts (including overdrafts)	419,265.84	431,228.39	444,931.04	409,557.75
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,424,525.66	\$ 1,459,513.69	\$ 1,368,871.00	\$ 1,326,177.89
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations....	\$ 1,062,911.52	\$ 938,922.38	\$ 962,125.33	\$ 903,546.24
Time deposits of individuals, part- nerships, and corporations.....	212,267.45	233,777.46	195,918.90	204,029.68
Deposits of United States Govern- ment (including postal savings)	10,453.99	14,392.86	10,820.34	10,909.70
Deposits of States and political sub- divisions	48,132.20	150,302.89	94,583.49	83,596.01
Other deposits (certified and offi- cers' checks, etc.)	16,818.85	37,318.85	20,318.85	29,318.85
Total Deposits	\$ 1,350,584.01	\$ 1,374,714.44	\$ 1,283,766.91	\$ 1,231,400.48
Other Liabilities	\$ 6,632.73	\$ 5,617.69	\$ 3,953.11	\$ 4,798.44
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	35,000.00	45,000.00	45,000.00	50,000.00
Undivided profits	7,308.92	9,181.56	11,150.98	14,978.97
Total Capital Accounts.....	\$ 67,308.92	\$ 79,181.56	\$ 81,150.98	\$ 89,978.97
Total Liabilities and Capital Accounts	\$ 1,424,525.66	\$ 1,459,513.69	\$ 1,368,871.00	\$ 1,326,177.89

OFFICERS FOR 1948

Chas. F. Hix, President; Harry B. Boyd, Vice-President; W. Kyle Miller, Cashier;
Roberta G. Straub, Assistant Cashier.

DIRECTORS FOR 1948

Harry B. Boyd, Chas. F. Hix, William G. Lewis.

Certificate Issued January 26, 1914

No. 274

THE BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1947

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier;
Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1947

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 174,366.38	\$ 220,961.64	\$ 133,706.55	\$ 171,217.19
United States Government obliga- tions, direct and guaranteed	411,100.00	411,100.00	411,100.00	413,100.00
Obligations of States and political subdivisions	2,994.56	6,000.00	9,000.00	12,150.19
Loans and discounts (including overdrafts)	97,792.81	111,185.81	98,976.36	86,911.56
Bank premises owned	600.00	500.00	400.00	300.00
Furniture and Fixtures				1.00
Real estate owned other than bank premises	3.00	3.00	3.00	3.00
Total Assets	\$ 686,856.75	\$ 749,750.45	\$ 653,185.91	\$ 683,682.94

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 454,957.11	\$ 535,073.29	\$ 446,027.57	\$ 502,905.46
Time deposits of individuals, part- nerships, and corporations	102,593.21	87,364.82	87,126.36	87,735.62
Deposits of States and political sub- divisions	84,926.27	79,729.62	73,700.32	44,527.63
Total Deposits	\$ 642,476.59	\$ 702,167.73	\$ 606,854.25	\$ 635,168.71
Other Liabilities			\$ 162.20	

CAPITAL ACCOUNTS

Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	9,380.16	12,582.72	11,169.46	13,514.23
Total Capital Accounts	\$ 44,380.16	\$ 47,582.72	\$ 46,169.46	\$ 48,514.23
Total Liabilities and Capital Accounts	\$ 686,856.75	\$ 749,750.45	\$ 653,185.91	\$ 683,682.94

OFFICERS FOR 1948

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier;
Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1948

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON
 (Weld County)

OFFICERS FOR 1947

S. J. Rhode, President; W. M. Ward, Exec. Vice-President and Cashier; M. B. Rhode, Secretary;
 R. W. Whyte, Assistant Cashier.

DIRECTORS FOR 1947

S. J. Rhode, M. B. Rhode, W. M. Ward, R. W. Whyte.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 198,010.68	\$ 966,879.56	\$ 383,247.55	\$ 700,585.97
United States Government obliga- tions, direct and guaranteed...	1,169,300.00	1,295,400.00	1,183,600.00	1,182,400.00
Obligations of States and political subdivisions	58,495.79	50,063.86	49,800.00	49,800.00
Loans and discounts (including overdrafts)	714,965.00	563,072.32	776,767.08	636,373.58
Furniture and fixtures.....				4,000.00
Total Assets	<u>\$ 2,140,771.47</u>	<u>\$ 2,875,415.74</u>	<u>\$ 2,393,414.63</u>	<u>\$ 2,573,159.55</u>
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,700,400.87	\$ 2,402,761.77	\$ 1,920,109.54	\$ 2,109,427.20
Time deposits of individuals, part- nerships, and corporations.....	252,887.17	254,515.20	246,761.61	210,364.02
Deposits of states and political subdivisions	12,675.13	22,728.37	33,875.21	35,702.51
Other deposits (certified and offi- cers' checks, etc.).....	6,803.27	4,761.88	2,445.13	8,253.93
Total Deposits	<u>\$ 1,972,766.44</u>	<u>\$ 2,684,767.22</u>	<u>\$ 2,203,191.49</u>	<u>\$ 2,363,747.66</u>
Other liabilities.....		<u>\$ 15,000.00</u>		<u>\$ 15,000.00</u>
CAPITAL ACCOUNTS				
Capital (Common).....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	65,000.00	73,000.00	88,000.00	92,000.00
Reserves (and retirement account for preferred capital).....	3,005.03	2,648.52	2,223.14	2,411.89
Total Capital Accounts.....	<u>\$ 168,005.03</u>	<u>\$ 175,648.52</u>	<u>\$ 190,223.14</u>	<u>\$ 194,411.89</u>
Total Liabilities and Capital Accounts	<u>\$ 2,140,771.47</u>	<u>\$ 2,875,415.74</u>	<u>\$ 2,393,414.63</u>	<u>\$ 2,573,159.55</u>

OFFICERS FOR 1948

W. B. Rhode, President; W. M. Ward, Vice-President and Cashier;
 R. W. Whyte, Assistant Cashier.

DIRECTORS FOR 1948

M. B. Rhode, W. M. Ward, R. W. Whyte.

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN
 (Morgan County)

OFFICERS FOR 1947

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier;
 A. E. Graves, H. E. Head, G. M. Harding and Florence Arbuthnot, Assistant Cashiers.

DIRECTORS FOR 1947

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,163,987.86	\$ 1,266,176.22	\$ 1,185,966.75	\$ 1,136,364.15
United States Government obligations, direct and guaranteed....	2,509,000.00	2,633,761.00	2,536,000.00	1,767,000.00
Obligations of States and political subdivisions	682.20	689.18	480.33	878.23
Other bonds, notes, and debentures	74,906.25	74,906.25	30,000.00	100,000.00
Corporate stocks (including stock of Federal Reserve Bank).....	9,000.00	10,500.00	12,000.00	13,500.00
Loans and discounts (including overdrafts)	2,099,375.34	2,405,041.52	2,417,897.01	2,737,805.63
Bank premises owned.....	1.00	1.00	1.00	1.00
Other assets			9,233.27	6,106.44
Total Assets	\$ 5,856,952.65	\$ 6,391,075.17	\$ 6,191,578.36	\$ 5,761,655.45

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 3,892,414.40	\$ 4,489,507.41	\$ 4,113,856.57	\$ 3,887,167.97
Time deposits of individuals, partnerships, and corporations.....	1,280,323.24	1,296,535.27	1,348,520.48	1,180,709.99
Deposits of United States Government (including postal savings)	47,365.00	22,090.50	88,255.14	29,051.47
Deposits of States and political subdivisions	223,304.28	121,133.44	151,192.79	133,764.61
Other deposits (certified and officers' checks, etc.).....	11,442.63	22,155.13	21,265.36	28,155.84
Total Deposits	\$ 5,454,849.55	\$ 5,951,421.75	\$ 5,713,090.34	\$ 5,258,849.88

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00
Surplus	250,000.00	300,000.00	350,000.00	350,000.00
Undivided profits.....	102,103.10	89,653.42	68,488.02	52,805.57
Total Capital Accounts.....	\$ 402,103.10	\$ 439,653.42	\$ 468,488.02	\$ 502,805.57
Total Liabilities and Capital Accounts	\$ 5,856,952.65	\$ 6,391,075.17	\$ 6,191,578.36	\$ 5,761,655.45

OFFICERS FOR 1948

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier;
 A. E. Graves, H. E. Head, J. H. Bloedorn, Jr., and Florence Arbuthnot, Assistant Cashiers.

DIRECTORS FOR 1948

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys.

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1947

H. W. Fox, President; J. M. Fox, Vice-President; J. M. Fox, Cashier;
Faye I. Buswell, Assistant Cashier.

DIRECTORS FOR 1947

H. W. Fox, J. M. Fox, A. A. Keeling, J. A. McLaren, Ben Tillotson.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 255,471.54	\$ 635,807.03	\$ 374,047.42	\$ 475,552.63
United States Government obligations, direct and guaranteed.....	473,650.00	526,875.00	505,980.00	559,155.00
Obligations of States and political subdivisions	373.90	1,285.12	5,353.40	7,125.00
Other bonds, notes, and debentures	2,000.00	2,000.00	2,000.00	
Loans and discounts (including overdrafts)	323,049.71	273,997.76	395,448.21	393,090.91
Bank premises owned.....	2,150.00	1,900.00	1,650.00	1,400.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Real estate owned other than bank premises		1.00		
Total Assets	\$ 1,056,696.15	\$ 1,441,866.91	\$ 1,284,480.03	\$ 1,436,324.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 778,326.15	\$ 1,149,070.72	\$ 958,300.63	\$ 1,077,854.68
Time deposits of individuals, partnerships, and corporations.....	186,904.71	208,685.45	231,167.31	259,503.23
Deposits of United States Government (including postal savings)	6,164.32	5,369.07	12,881.57	13,214.62
Deposits of States and political subdivisions	22,127.96	21,937.87	19,815.42	18,865.83
Other deposits (certified and officers' checks, etc.).....	12,533.71	7,011.14	3,656.80	9,771.03
Total Deposits	\$ 1,006,056.85	\$ 1,392,074.25	\$ 1,225,821.73	\$ 1,379,209.39
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	17,000.00	20,000.00	25,000.00	25,000.00
Undivided profits.....	8,639.30	4,792.66	8,658.30	7,115.15
Total Capital Accounts.....	\$ 50,639.30	\$ 49,792.66	\$ 58,658.30	\$ 57,115.15
Total Liabilities and Capital Accounts	\$ 1,056,696.15	\$ 1,441,866.91	\$ 1,284,480.03	\$ 1,436,324.54

OFFICERS FOR 1948

H. W. Fox, President; Joe M. Fox, Vice-President and Cashier;
Faye I. Buswell, Assistant Cashier.

DIRECTORS FOR 1948

H. W. Fox, Joe M. Fox, A. A. Keeling, J. A. McLaren, Ben Tillotson.

Certificate Issued March 18, 1946

No. 440

FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1947

Gilbert L. Miller, President; Emmett Elizondo, Vice-President; A. J. Little, Cashier;
 Leona Gavin, Assistant Cashier.

DIRECTORS FOR 1947

Emmet Elizondo, A. J. Little, Gilbert L. Miller, Harry E. Moore, Auburn R. Nowels,
 Ernest J. Turner, J. C. Wolfenbarger.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 131,763.34	\$ 146,381.79	\$ 131,234.99	\$ 143,650.13
United States Government obligations, direct and guaranteed.....	422,458.50	447,122.92	421,286.63	438,710.00
Loans and discounts (including overdrafts)	188,981.04	177,284.46	279,407.49	309,174.90
Furniture and fixtures.....	2,083.85	2,407.61	2,392.99	2,240.00
Total Assets	\$ 745,286.73	\$ 773,196.78	\$ 834,322.10	\$ 893,775.03

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 415,607.74	\$ 475,390.12	\$ 449,080.96	\$ 490,021.96
Time deposits of individuals, partnerships, and corporations.....	47,983.50	64,107.47	94,159.02	122,431.46
Deposits of United States Government (including postal savings)	1,322.75	10,390.75	4,303.25	4,497.00
Deposits of States and political subdivisions	228,294.79	177,347.91	238,931.54	224,284.92
Other deposits (certified and officers' checks, etc.).....	15,076.62	4,710.71	1,250.25	1,965.08
Total Deposits	\$ 708,285.40	\$ 731,946.96	\$ 787,725.02	\$ 843,200.42

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	9,000.00	15,000.00	20,000.00	25,000.00
Undivided profits.....	3,001.33	1,249.82	1,597.08	574.61
Total Capital Accounts.....	\$ 37,001.33	\$ 41,249.82	\$ 46,597.08	\$ 50,574.61
Total Liabilities and Capital Accounts	\$ 745,286.73	\$ 773,196.78	\$ 834,322.10	\$ 893,775.03

OFFICERS FOR 1948

Gilbert L. Miller, President; Emmett Elizondo and Ernest Turner, Vice-Presidents;
 A. J. Little, Cashier; Leona G. Gavin, Assistant Cashier.

DIRECTORS FOR 1948

Emmett Elizondo, Dr. R. O. Hinkle, Gilbert L. Miller, Harry E. Moore, Ernest J. Turner,
 Chas. S. Wilson, J. C. Wolfenbarger.

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK OF GRANADA, GRANADA

(Prowers County)

OFFICERS FOR 1947

H. E. McKeever, President; E. M. Page, Vice-President; L. R. Coy, Cashier.

DIRECTORS FOR 1947

M. H. Durham, Joe Musick, H. E. McKeever, E. M. Page, L. N. Thompson.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 201,941.37	\$ 509,273.79	\$ 411,289.99	\$ 210,952.94
United States Government obligations, direct and guaranteed.....	466,512.00	495,332.00	495,280.00	592,249.50
Obligations of States and political subdivisions			600.00	955.57
Loans and discounts (including overdrafts)	271,490.50	312,791.74	274,585.67	502,385.87
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 939,945.87	\$ 1,317,399.53	\$ 1,181,757.66	\$ 1,306,545.88
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 793,943.96	\$ 1,156,721.84	\$ 1,020,499.05	\$ 1,126,682.03
Time deposits of individuals, partnerships, and corporations.....	41,679.81	52,667.62	73,355.95	71,371.40
Deposits of United States Government (including postal savings)	6,322.27	15,703.52	5,266.02	24,812.50
Deposits of States and political subdivisions	13,776.50	10,020.19	7,621.48	7,804.53
Other deposits (certified and officers' checks, etc.).....	25,498.20	22,144.02	12,885.93	14,928.14
Total Deposits	\$ 881,220.74	\$ 1,257,257.19	\$ 1,119,628.43	\$ 1,245,598.60
CAPITAL ACCOUNTS				
Capital (Common)	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00
Surplus	32,500.00	32,500.00	32,500.00	40,000.00
Undivided profits.....	8,725.13	6,007.46	12,129.23	3,447.28
Reserves (and retirement account for preferred capital).....		4,134.88	-	
Total Capital Accounts.....	\$ 28,725.13	\$ 60,142.34	\$ 62,129.23	\$ 60,947.28
Total Liabilities and Capital Accounts	\$ 939,945.87	\$ 1,317,399.53	\$ 1,181,757.66	\$ 1,306,545.88

OFFICERS FOR 1948H. E. McKeever, President; James B. McKeever, Vice-President; L. R. Coy, Cashier;
Donald W. Buck, Assistant Cashier.**DIRECTORS FOR 1948**

L. R. Coy, M. H. Durham, Joe Musick, H. E. McKeever, L. N. Thompson.

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION
 (Mesa County)

OFFICERS FOR 1947

E. D. Blodgett, President; A. C. Milne, Vice-President; W. D. Ela, Cashier;
 A. M. Schmidt, Chairman of Board; W. E. Faris, J. E. Brown and
 J. K. Morris, Assistant Cashiers.

DIRECTORS FOR 1947

Harry W. Harris, E. D. Blodgett, A. C. Milne, W. D. Ela.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,668,991.58	\$ 1,918,317.59	\$ 1,314,964.11	\$ 1,839,460.23
United States Government obligations, direct and guaranteed.....	3,723,626.25	4,013,979.68	3,755,370.25	3,587,461.16
Obligations of States and political subdivisions	269,216.65	299,850.91	303,680.80	273,639.85
Other bonds, notes, and debentures	84,044.41	73,994.77	64,945.13	64,930.59
Corporate stocks (including stock of Federal Reserve Bank).....	6,000.00	6,000.00	6,000.00	7,500.00
Loans and discounts (including overdrafts).....	1,411,965.72	1,150,957.98	1,554,686.90	2,223,799.03
Bank premises owned.....	12,500.00	11,000.00	11,000.00	8,000.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets	2,654.71	641.53	13,977.20	85,895.56
Total Assets	\$ 7,179,000.32	\$ 7,474,743.46	\$ 7,024,625.39	\$ 8,090,687.42

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 4,918,708.75	\$ 5,360,702.70	\$ 4,931,599.21	\$ 5,247,030.95
Time deposits of individuals, partnerships, and corporations.....	1,291,016.55	1,248,464.87	1,160,668.51	1,173,630.63
Deposits of United States Government (including postal savings)	62,444.90	59,419.05	60,941.66	416,820.98
Deposits of States and political subdivisions	460,786.48	359,305.16	360,654.91	117,566.57
Deposits of banks.....	55,308.00	64,013.00	142,500.00	647,503.81
Other deposits (certified and officers' checks, etc.).....	29,541.30	49,689.44	41,019.69	132,463.44

Total Deposits	\$ 6,817,805.98	\$ 7,141,594.22	\$ 6,697,383.98	\$ 7,735,016.38
Other liabilities.....		\$ 4,764.88	\$ 528.13	\$ 4,629.78

CAPITAL ACCOUNTS

Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	150,000.00	200,000.00
Undivided profits	152,911.15	119,834.00	76,713.28	51,041.26
Reserves (and retirement account for preferred capital).....	8,283.19	8,550.36		

Total Capital Accounts.....	\$ 361,194.34	\$ 328,384.36	\$ 326,713.28	\$ 351,041.26
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Total Liabilities and Capital Accounts	\$ 7,179,000.32	\$ 7,474,743.46	\$ 7,024,625.39	\$ 8,090,687.42
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OFFICERS FOR 1948

E. L. Bacon, President; Claude L. Stout, Executive Vice-President; LeRoy Bacon, Vice-President; W. D. Ela, Trust Officer-Vice-President; W. E. Faris and H. Parker Johnson, Assistant Vice-Presidents; W. D. Ela, Cashier; J. E. Brown and J. K. Morris, Assistant Cashiers.

DIRECTORS FOR 1948

E. L. Bacon, LeRoy Bacon, Claude L. Stout, C. L. Mann, W. D. Ela.

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY
 (Weld County)

OFFICERS FOR 1947

C. N. Jackson, President; D. H. Jackson, A. C. Clough, Vice-Presidents; F. B. Klein, Cashier;
 M. R. Melcher, Assistant Cashier.

DIRECTORS FOR 1947

A. C. Clough, C. N. Jackson, D. H. Jackson, F. B. Klein, H. W. McGilp,
 E. T. Snyder, C. W. von Trotha.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 519,851.69	\$ 858,315.49	\$ 794,709.14	\$ 853,146.04
United States Government obligations, direct and guaranteed.....	1,788,698.00	1,564,753.00	1,557,123.00	1,447,544.00
Obligations of States and political subdivisions	196,919.54	192,715.14	217,439.64	254,290.99
Other bonds, notes, and debentures	220,876.00	230,876.00	208,901.00	134,901.00
Loans and discounts (including overdrafts)	842,933.65	1,124,676.25	1,149,563.78	1,276,813.41
Total Assets	\$ 3,569,278.88	\$ 3,971,335.88	\$ 3,927,736.56	\$ 3,966,695.44
 LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,249,319.48	\$ 2,560,410.88	\$ 2,453,589.65	\$ 2,241,259.14
Time deposits of individuals, partnerships, and corporations.....	1,016,979.97	1,018,775.68	1,050,992.59	1,300,623.12
Deposits of United States Government (including postal savings)	17,397.41	10,326.16	46,501.62	22,870.08
Deposits of States and political subdivisions	23,007.07	31,496.22	91,862.85	112,449.74
Other deposits (certified and officers' checks, etc.).....	12,060.99	45,650.62	18,830.13	16,248.02
Total Deposits	\$ 3,318,764.92	\$ 3,666,659.56	\$ 3,661,776.84	\$ 3,693,450.10
Other liabilities.....		\$ 45,282.98		
 CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	60,000.00	100,000.00	100,000.00	100,000.00
Undivided profits.....	75,513.96	44,393.34	51,031.72	58,245.34
Reserves (and retirement account for preferred capital).....	15,000.00	15,000.00	15,000.00	15,000.00
Total Capital Accounts.....	\$ 250,513.96	\$ 259,393.34	\$ 266,031.72	\$ 273,245.34
Total Liabilities and Capital Accounts	\$ 3,569,278.88	\$ 3,971,335.88	\$ 3,927,736.56	\$ 3,966,695.44

OFFICERS FOR 1948

C. N. Jackson, President; D. H. Jackson, A. C. Clough, Vice-Presidents; F. B. Klein, Cashier;
 M. R. Melcher, Assistant Cashier.

DIRECTORS FOR 1948

A. C. Clough, C. N. Jackson, D. H. Jackson, F. B. Klein, H. W. McGilp,
 E. T. Snyder, C. W. von Trotha.

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON
 (Gunnison County)

OFFICERS FOR 1947

W. W. McKee, President; A. E. Fordham, Vice-President; Irvin A. Mergelman, Cashier;
 Frank S. Eastman, R. C. Eagleton, Assistant Cashiers.

DIRECTORS FOR 1947

Ralph R. Allen, A. E. Fordham, W. L. Curtis, Irvin A. Mergelman, W. W. McKee,
 Lang Spann, W. R. Mergelman.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 372,820.70	\$ 440,032.98	\$ 338,989.12	\$ 604,837.56
United States Government obligations, direct and guaranteed....	444,700.00	602,400.00	357,400.00	514,200.00
Obligations of States and political subdivisions	115,143.65	88,854.89	78,007.36	73,053.43
Other bonds, notes, and debentures	32,963.50	23,001.00	23,001.00	23,001.00
Corporate stocks (including stock of Federal Reserve Bank).....	3,000.00	3,000.00	3,000.00	3,300.00
Loans and discounts (including overdrafts)	489,087.15	461,150.54	641,183.81	517,604.48
Furniture and fixtures.....	800.00	600.00	1,200.00	2,500.00
Total Assets	\$ 1,458,515.00	\$ 1,619,039.41	\$ 1,442,781.29	\$ 1,738,496.47

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 983,906.10	\$ 1,162,379.51	\$ 942,960.71	\$ 1,214,168.89
Time deposits of individuals, partnerships, and corporations.....	189,492.26	191,050.47	179,838.86	182,560.70
Deposits of United States Government (including postal savings)	5,777.63	5,690.13	9,604.97	12,893.08
Deposits of States and political subdivisions	166,664.49	142,696.05	190,191.57	198,956.00
Total Deposits	\$ 1,345,840.98	\$ 1,501,816.16	\$ 1,322,596.11	\$ 1,608,578.67
Other Liabilities.....		\$ 3,500.00		\$ 3,500.00

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	60,000.00	60,000.00
Undivided profits.....	12,674.02	13,723.25	10,185.18	16,417.80
Total Capital Accounts.....	\$ 112,674.02	\$ 113,723.25	\$ 120,185.18	\$ 126,417.80
Total Liabilities and Capital Accounts	\$ 1,458,515.00	\$ 1,619,039.41	\$ 1,442,781.29	\$ 1,738,496.47

OFFICERS FOR 1948

W. W. McKee, President; A. E. Fordham, Executive Vice-President; Irvin A. Mergelman, Cashier; Frank S. Eastman, R. C. Eagleton, Assistant Cashiers.

DIRECTORS FOR 1948

Ralph R. Allen, Irvin A. Mergelman, A. E. Fordham, W. W. McKee, Lang Spann, Craig A. Goodwin, Warren R. Mergelman.

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1947

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier.

DIRECTORS FOR 1947

L. F. Yowell, Ralph L. Scott, Fred M. Swisher, Philip Ruch, A. Sullivan.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 453,188.41	\$ 336,799.92	\$ 241,664.50	\$ 309,518.07
United States Government obligations, direct and guaranteed....	1,116,500.00	1,216,500.00	1,056,500.00	1,056,500.00
Loans and discounts (including overdrafts)	112,837.46	103,392.79	148,836.31	179,277.76
Bank premises owned.....	2,987.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets	5,329.56	3,935.70	2,814.05	1,888.78
Total Assets	\$ 1,690,843.43	\$ 1,660,630.41	\$ 1,449,816.86	\$ 1,547,186.61

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,254,705.58	\$ 1,239,846.51	\$ 1,017,794.54	\$ 1,113,177.93
Time deposits of individuals, partnerships, and corporations.....	307,403.41	301,307.12	290,987.44	286,007.95
Deposits of United States Government (including postal savings)	11,972.88	2,874.71	20,814.77	23,386.22
Deposits of States and political subdivisions	70,397.77	64,184.79	65,502.98	60,005.27
Other deposits (certified and officers' checks, etc.).....	8.00	96.20	54.65	374.88
Total Deposits	\$ 1,644,487.64	\$ 1,608,309.33	\$ 1,395,154.38	\$ 1,482,952.25

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	15,000.00	20,000.00	20,000.00	25,000.00
Undivided profits	5,855.79	6,321.08	8,662.48	12,734.36
Reserves (and retirement account for preferred capital).....	500.00	1,000.00	1,000.00	1,500.00
Total Capital Accounts.....	\$ 46,355.79	\$ 52,321.08	\$ 54,662.48	\$ 64,234.36

Total Liabilities and Capital Accounts

\$ 1,690,843.43 \$ 1,660,630.41 \$ 1,449,816.86 \$ 1,547,186.61

OFFICERS FOR 1948

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier.

DIRECTORS FOR 1948

L. F. Yowell, Ralph L. Scott, Fred M. Swisher, Philip Ruch, A. Sullivan.

Certificate Issued November 21, 1919

No. 382

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1947

R. W. Baskett, President; John Poelma, Vice-President; I. E. Boggs, Cashier;
Shirley Claypool, Assistant Cashier.

DIRECTORS FOR 1947

R. W. Baskett, John Poelma, I. E. Boggs.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 95,986.37	\$ 218,268.88	\$ 190,874.80	\$ 125,222.71
United States Government obliga- tions, direct and guaranteed....	376,615.07	446,946.13	267,130.48	266,630.48
Loans and discounts (including overdrafts)	156,003.96	111,983.00	176,547.18	195,128.81
Bank premises owned.....	800.00	400.00	400.00	300.00
Furniture and fixtures.....		374.42	374.42	200.00
Total Assets	\$ 629,405.40	\$ 777,972.43	\$ 635,326.88	\$ 587,482.00

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 488,726.03	\$ 650,456.53	\$ 560,249.08	\$ 463,069.25
Time deposits of individuals, part- nerships, and corporations.....	30,266.70	31,816.02	34,119.18	30,938.71
Deposits of United States Govern- ment (including postal savings)	7,617.92	210.59	3.31	490.13
Deposits of States and political subdivisions	58,367.45	57,556.38	1,473.23	56,902.19
Other deposits (certified and offi- cers' checks, etc.).....	11,586.76	3,921.27	4,369.25	1,031.88

Total Deposits	\$ 596,564.86	\$ 743,960.79	\$ 600,214.05	\$ 552,432.16
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CAPITAL ACCOUNTS

Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	14,000.00	18,000.00	19,000.00	19,500.00
Undivided profits.....	1,840.54	511.64	1,112.83	549.84
Reserves (and retirement account for preferred capital).....	2,000.00	500.00		
Total Capital Accounts.....	\$ 32,840.54	\$ 34,011.64	\$ 35,112.83	\$ 35,049.84

Total Liabilities and Capital Accounts	\$ 629,405.40	\$ 777,972.43	\$ 635,326.88	\$ 587,482.00
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OFFICERS FOR 1948

R. W. Baskett, President; John Poelma, Vice-President; I. E. Boggs, Cashier.

DIRECTORS FOR 1948

R. W. Baskett, John Poelma, I. E. Boggs.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS
(Delta County)

OFFICERS FOR 1947

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier;
Walter E. Addams, Assistant Cashier.

DIRECTORS FOR 1947

H. H. Addams, Ola M. Taylor, James L. Addams, George Gunther, Carl R. Smith.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 330,918.91	\$ 549,758.75	\$ 394,516.71	\$ 528,610.78
United States Government obligations, direct and guaranteed...	779,700.00	866,550.00	649,650.00	782,725.00
Obligations of States and political subdivisions	12,000.00	11,500.00	11,500.00	11,000.00
Corporate stocks (including stock of Federal Reserve Bank).....	1,950.00	1,950.00	2,250.00	2,250.00
Loans and discounts (including overdrafts)	276,385.38	249,644.44	358,106.83	331,055.05
Bank premises owned.....	3,000.00	2,500.00	2,000.00	1,500.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Total Assets	\$ 1,403,957.29	\$ 1,681,906.19	\$ 1,426,526.54	\$ 1,657,143.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,059,167.29	\$ 1,359,960.26	\$ 1,074,643.51	\$ 1,297,316.85
Time deposits of individuals, partnerships, and corporations.....	222,185.10	203,570.37	222,747.19	238,842.59
Deposits of United States Government (including postal savings)	13,512.25	5,537.25	9,699.75	9,662.25
Deposits of States and political subdivisions	18,320.14	13,566.06	19,702.49	8,481.74
Other deposits (certified and officers' checks, etc.).....	2,309.89	4,680.95	4,275.43	4,639.50
Total Deposits	\$ 1,315,494.67	\$ 1,587,314.89	\$ 1,331,068.37	\$ 1,558,942.93
Other liabilities.....	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 2,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	40,000.00	50,000.00	50,000.00	60,000.00
Undivided profits.....	16,906.30	11,105.98	18,958.17	11,200.90
Reserves (and retirement account for preferred capital).....	5,056.32	6,985.32		
Total Capital Accounts.....	\$ 86,962.62	\$ 93,091.30	\$ 93,958.17	\$ 96,200.90
Total Liabilities and Capital Accounts	\$ 1,403,957.29	\$ 1,681,906.19	\$ 1,426,526.54	\$ 1,657,143.83

OFFICERS FOR 1948

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier;
Walter E. Addams, Assistant Cashier.

DIRECTORS FOR 1948

H. H. Addams, James L. Addams, Walter E. Addams, George Gunther, Ola M. Taylor.

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1947

Claude L. Stout, President; Mary G. Stout, C. R. Hackethal, Vice-Presidents;
 Leatha C. Ives, Cashier; Helen R. Lentz, Assistant Cashier.

DIRECTORS FOR 1947

Claude L. Stout, Mary G. Stout, C. R. Hackethal.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 109,029.97	\$ 166,547.83	\$ 191,713.57	\$ 120,930.37
United States Government obliga- tions, direct and guaranteed....	410,000.00	458,000.00	428,000.00	441,000.00
Other bonds, notes, and debentures	87.52			
Loans and discounts (including overdrafts)	143,778.60	129,604.00	149,624.78	143,245.70
Furniture and fixtures.....	1.00	1.00	1.00	3,000.00
Total Assets	\$ 662,897.09	\$ 754,152.83	\$ 769,339.35	\$ 708,176.07
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 427,152.93	\$ 462,606.43	\$ 502,233.23	\$ 460,863.77
Time deposits of individuals, par- tnerships, and corporations.....	80,256.92	83,346.81	76,097.47	81,440.02
Deposits of United States Govern- ment (including postal savings)	8,338.66	10,046.13	8,165.39	8,410.72
Deposits of States and political subdivisions	93,054.73	142,648.09	124,979.58	96,479.12
Other deposits (certified and offi- cers' checks, etc.).....				180.00
Total Deposits	\$ 608,803.24	\$ 698,647.46	\$ 711,475.67	\$ 647,373.63
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits.....	4,093.85	5,505.37	7,863.68	10,802.44
Total Capital Accounts.....	\$ 54,093.85	\$ 55,505.37	\$ 57,863.68	\$ 60,802.44
Total Liabilities and Capital Accounts	\$ 662,897.09	\$ 754,152.83	\$ 769,339.35	\$ 708,176.07

OFFICERS FOR 1948

Claude L. Stout, President; Mary G. Stout, C. R. Hackethal, Vice-Presidents;
 Leatha C. Ives, Cashier; Helen R. Lentz, Assistant Cashier.

DIRECTORS FOR 1948

Claude L. Stout, Mary G. Stout, C. R. Hackethal.

Certificate Issued September 27, 1910

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1947

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott, Cashier.

DIRECTORS FOR 1947

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 119,913.60	\$ 168,697.64	\$ 80,244.31	\$ 247,916.80
United States Government obligations, direct and guaranteed....	359,046.88	358,746.88	257,250.00	317,236.46
Loans and discounts (including overdrafts)	123,547.65	111,958.30	172,052.49	147,397.82
Bank premises owned.....	1,860.30	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1,200.00	1,200.00	600.00
Total Assets	\$ 604,369.43	\$ 640,603.82	\$ 510,747.80	\$ 713,152.08
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 420,876.38	\$ 460,090.96	\$ 320,080.48	\$ 505,253.15
Time deposits of individuals, partnerships, and corporations.....	66,978.99	70,746.00	73,800.59	85,098.64
Deposits of United States Government (including postal savings)	18.75		131.25	
Deposits of States and political subdivisions	77,638.14	69,595.38	75,009.50	78,167.26
Other deposits (certified and officers checks, etc.).....	93.46	277.31	200.51	1,482.49
Total Deposits	\$ 565,605.72	\$ 600,709.65	\$ 469,222.33	\$ 670,001.54
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	12,000.00	12,500.00	14,000.00	15,000.00
Undivided profits.....	1,763.71	2,394.17	2,525.47	3,150.54
Total Capital Accounts.....	\$ 38,763.71	\$ 39,894.17	\$ 41,525.47	\$ 43,150.54
Total Liabilities and Capital Accounts	\$ 604,369.43	\$ 640,603.82	\$ 510,747.80	\$ 713,152.08

OFFICERS FOR 1948Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott, Cashier;
Anna May Carlson, Assistant Cashier.**DIRECTORS FOR 1948**

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1947

Ray A. Babcock, President; C. L. Mann, M. E. Roof, Vice-Presidents;
Clyde N. Snapp, Cashier.

DIRECTORS FOR 1947

Ray A. Babcock, C. L. Mann, M. E. Roof, R. P. Culverwell, James Donelan, Jr.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 50,382.45	\$ 348,609.75	\$ 111,006.76	\$ 192,732.20
United States Government obligations, direct and guaranteed....	55,000.00	55,000.00	105,000.00	105,000.00
Loans and discounts (including overdrafts)	234,495.71	319,186.77	454,500.30	373,486.19
Furniture and fixtures.....	5,296.64	5,318.92	5,088.99	6,500.00
Other assets.....	807.81	489.84	1,041.02	889.07
Total Assets	\$ 345,982.61	\$ 728,605.28	\$ 676,637.07	\$ 678,607.46

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 197,768.87	\$ 531,096.36	\$ 441,033.55	\$ 467,012.50
Time deposits of individuals, partnerships, and corporations.....	35,409.28	70,095.35	66,076.39	71,320.61
Deposits of United States Government (including postal savings)			11,249.95	3,423.50
Deposits of States and political subdivisions	60,113.05	68,398.33	96,348.74	68,704.56
Other deposits (certified and officers' checks, etc.).....	82.31	3,075.21	553.18	2,753.90
Total Deposits	\$ 293,373.51	\$ 672,665.25	\$ 615,261.81	\$ 613,215.07

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	2,609.10	5,000.00	5,000.00	5,000.00
Undivided profits.....		940.03	6,375.26	10,392.39
Total Capital Accounts.....	\$ 52,609.10	\$ 55,940.03	\$ 61,375.26	\$ 65,392.39
Total Liabilities and Capital Accounts	\$ 345,982.61	\$ 728,605.28	\$ 676,637.07	\$ 678,607.46

OFFICERS FOR 1948

R. A. Babcock, President; C. L. Mann, M. E. Roof, Vice-Presidents;
Clyde N. Snapp, Cashier.

DIRECTORS FOR 1948

R. A. Babcock, C. L. Mann, M. E. Roof, R. P. Culverwell, James Donelan, Jr., Clyde N. Snapp.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1947

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier;
 Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1947

Luella I. Backlund, V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 584,815.14	\$ 782,415.81	\$ 387,744.79	\$ 564,927.10
United States Government obligations, direct and guaranteed....	245,350.00	606,788.26	606,436.48	606,042.19
Obligations of States and political subdivisions	860.14	6,939.25	2,036.05	13,305.06
Loans and discounts (including overdrafts)	188,916.17	108,008.29	251,536.61	156,293.30
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 1,019,943.45	\$ 1,504,153.61	\$ 1,247,755.93	\$ 1,340,569.65

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 819,967.02	\$ 1,278,940.19	\$ 1,009,470.10	\$ 1,148,046.07
Time deposits of individuals, partnerships, and corporations.....	89,218.11	79,879.25	76,838.43	75,904.96
Deposits of United States Government (including postal savings)	132.80	2,648.58	131.94	113.00
Deposits of States and political subdivisions	61,397.45	84,470.51	108,460.38	59,678.51
Other deposits (certified and officers' checks, etc.).....	442.46	6,461.81	113.59	264.51
Total Deposits	\$ 971,157.84	\$ 1,452,400.34	\$ 1,195,014.44	\$ 1,284,007.05

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	17,500.00	20,000.00	20,000.00	25,000.00
Undivided profits.....	6,285.61	6,753.27	7,741.49	6,562.60
Total Capital Accounts.....	\$ 48,785.61	\$ 51,753.27	\$ 52,741.49	\$ 56,562.60
Total Liabilities and Capital Accounts	\$ 1,019,943.45	\$ 1,504,153.61	\$ 1,247,755.93	\$ 1,340,569.65

OFFICERS FOR 1948

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier;
 Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1948

J. E. Mayer, V. A. Backlund, Luella I. Backlund, Loraine H. Finnicum, Inger Christensen.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1947

J. E. Wrape, President; H. K. Clark, Cashier; Lena Burkard, John G. Clark, Assistant Cashiers.

DIRECTORS FOR 1947

J. E. Wrape, Geo. Burkard, H. K. Clark, Herman Idler, George Idler, John G. Clark.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 182,228.46	\$ 290,480.90	\$ 196,501.31	\$ 235,346.41
United States Government obligations, direct and guaranteed....	514,608.25	512,278.96	434,240.31	409,609.19
Obligations of States and political subdivisions	54,759.33	86,497.57	108,080.55	112,226.32
Other bonds, notes and debentures	4,098.60	4,084.77	2,010.94	2,009.11
Loans and discounts (including overdrafts)	199,989.49	223,316.76	262,885.57	363,623.70
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 955,686.13	\$ 1,116,660.96	\$ 1,003,720.68	\$ 1,122,816.73
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 835,322.93	\$ 999,406.05	\$ 888,061.53	\$ 1,001,642.46
Time deposits of individuals, partnerships, and corporations.....	57,639.64	56,519.59	49,080.36	48,646.89
Deposits of United States Government (including postal savings)	2,386.00	7.44	1,672.88	938.08
Deposits of States and political subdivisions	20,714.48	15,623.17	15,560.26	15,063.91
Other deposits (certified and officers' checks, etc.).....	118.21	118.21	118.21	43.21
Total Deposits	\$ 916,181.26	\$ 1,071,674.46	\$ 954,493.24	\$ 1,066,334.55
Other liabilities.....		\$ 42.05		
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	25,000.00	5,000.00	10,000.00	10,000.00
Undivided profits.....	4,504.87	9,944.45	4,227.44	11,482.18
Reserves (and retirement account for preferred capital).....		20,000.00	5,000.00	5,000.00
Total Capital Accounts.....	\$ 39,504.87	\$ 44,944.45	\$ 49,227.44	\$ 56,482.18
Total Liabilities and Capital Accounts	\$ 955,686.13	\$ 1,116,660.96	\$ 1,003,720.68	\$ 1,122,816.73

OFFICERS FOR 1948J. E. Wrape, President; George Burkard, Vice-President; H. K. Clark, Cashier;
Lena Burkard, John G. Clark, Assistant Cashiers.**DIRECTORS FOR 1948**

J. E. Wrape, George Burkard, H. K. Clark, George Idler, Herman Idler, John G. Clark.

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1947

Don C. Collins, President; Frank Jelinek, Vice-President and Cashier.

DIRECTORS FOR 1947

Don C. Collins, Mary Collins, Frank Jelinek.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 634,395.11	\$ 624,710.30	\$ 360,856.04	\$ 562,514.63
United States Government obligations, direct and guaranteed....	605,245.96	804,363.05	904,080.05	928,973.05
Obligations of States and political subdivisions		2,126.91		3,067.63
Loans and discounts (including overdrafts)	139,547.96	136,400.73	180,915.03	104,002.49
Bank premises owned.....	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	7.00	5.00	5.00	5.00
Total Assets	\$ 1,379,197.03	\$ 1,567,606.99	\$ 1,445,857.12	\$ 1,598,563.80

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,222,358.33	\$ 1,389,038.67	\$ 1,261,792.27	\$ 1,416,705.47
Time deposits of individuals, partnerships, and corporations.....	33,569.74	25,648.84	24,063.74	34,934.74
Deposits of United States Government (including postal savings)	1,987.50	1,218.75	300.00	450.00
Deposits of States and political subdivisions	40,853.46	52,262.11	56,262.49	42,459.25
Other deposits (certified and officers' checks, etc.).....	374.03	9,089.63	11,374.32	2,407.45
Total Deposits	\$ 1,299,143.06	\$ 1,477,258.00	\$ 1,353,792.82	\$ 1,496,956.91

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	40,000.00	40,000.00	45,000.00	50,000.00
Undivided profits.....	15,053.97	25,348.99	22,064.30	26,606.89
Total Capital Accounts.....	\$ 80,053.97	\$ 90,348.99	\$ 92,064.30	\$ 101,606.89

Total Liabilities and Capital Accounts

\$ 1,379,197.03 \$ 1,567,606.99 \$ 1,445,857.12 \$ 1,598,563.80

OFFICERS FOR 1948

Don C. Collins, President; Frank Jelinek, Vice-President and Cashier.

DIRECTORS FOR 1948

Don C. Collins, Mary Collins, Frank Jelinek.

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1947

F. C. Jones, President; C. L. Brown, Vice-President; Carl G. Breeze, Cashier;
Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1947

F. C. Jones, C. L. Brown, Carl G. Breeze.

RESOURCES

	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 351,553.57	\$ 622,278.42	\$ 373,855.23	\$ 549,013.73
United States Government obliga- tions, direct and guaranteed....	1,047,407.00	1,180,800.00	897,200.00	1,147,286.50
Obligations of States and political subdivisions	3,288.74	6,536.99	8,903.81	19,535.33
Loans and discounts (including overdrafts)	419,378.51	330,702.88	555,442.58	415,168.77
Bank premises owned.....	600.00	400.00	15,000.00	23,500.00
Furniture and fixtures.....	1.00	201.00		
Other assets	1,374.87	3,517.87	13,811.00	3,629.32
Total Assets	\$ 1,823,603.69	\$ 2,144,437.16	\$ 1,864,212.62	\$ 2,158,133.65

OFFICERS FOR 1948

F. C. Jones, President; Carl G. Breeze, Vice-President and Cashier;
Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1948

F. C. Jones, R. E. Jones, Carl G. Breeze.

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1947

W. M. Ward, President; Scott Wilmore, Vice-President; Fred E. Kirschke, Cashier.

DIRECTORS FOR 1947W. M. Ward, Scott Wilmore, Fred E. Kirschke, George P. Bailey, Richard W. Holtgren,
C. A. Switzer, Ray G. Henry.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 816,009.07	\$ 653,649.82	\$ 505,338.39	\$ 745,150.29
United States Government obligations, direct and guaranteed....	649,779.09	1,414,733.32	1,462,546.27	1,763,453.79
Obligations of States and political subdivisions	58,817.50	13,160.00	13,160.00	13,160.00
Loans and discounts (including overdrafts)	560,187.90	469,562.85	554,675.13	567,426.49
Furniture and fixtures.....	6,916.00	8,172.29	7,575.27	11,274.11
Real estate owned other than bank premises				1,029.62
Total Assets	\$ 2,091,709.56	\$ 2,559,278.28	\$ 2,543,295.06	\$ 3,101,494.30
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,407,418.37	\$ 1,637,361.23	\$ 1,672,254.23	\$ 1,825,945.18
Time deposits of individuals, partnerships, and corporations.....	399,588.69	449,756.23	492,632.98	558,071.79
Deposits of United States Government (including postal savings)	5,211.16	7,819.78	3,633.03	1,131.69
Deposits of States and political subdivisions	155,423.87	333,792.38	217,440.38	493,079.22
Other deposits (certified and officers' checks, etc.).....	25,004.31	25,731.33	37,833.00	92,005.54
Total Deposits	\$ 1,992,646.40	\$ 2,454,460.95	\$ 2,423,793.62	\$ 2,970,233.42
Other liabilities	\$ 680.82	\$ 755.75	\$ 2,175.94	\$ 3,698.69
CAPITAL ACCOUNTS				
Capital (Common)	\$ 80,000.00	\$ 80,000.00	\$ 80,000.00	\$ 80,000.00
Surplus	16,000.00	16,000.00	16,000.00	40,000.00
Undivided profits.....	2,382.34	8,061.58	21,325.50	7,562.19
Total Capital Accounts.....	\$ 98,382.34	\$ 104,061.58	\$ 117,325.50	\$ 127,562.19
Total Liabilities and Capital Accounts	\$ 2,091,709.56	\$ 2,559,278.28	\$ 2,543,295.06	\$ 3,101,494.30

OFFICERS FOR 1948C. L. Mann, President; Scott Wilmore, K. W. Bellrose, Vice-Presidents;
Fred E. Kirschke, Cashier; Don Dunigan, Assistant Cashier.**DIRECTORS FOR 1948**C. L. Mann, Geo. P. Bailey, Fred E. Kirschke, R. W. Holtgren, K. W. Bellrose,
Scott Wilmore, Ray G. Henry.

Certificate Issued August 5, 1948

No. 73

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1947

E. G. Woodbridge, President; J. H. Macdonald, Vice-President and Cashier; J. W. Miller,
Grace M. Bills, Assistant Cashiers; W. S. Morrison, Chairman of Board.

DIRECTORS FOR 1947

W. S. Morrison, E. G. Woodbridge, J. H. Macdonald, Clyde T. Davis, T. W. Sisson,
Frances M. Rourke, N. S. Larsen.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....\$ 881,899.00	\$ 1,200,706.13	\$ 928,673.95	\$ 1,235,140.36	
United States Government obligations, direct and guaranteed.....2,500,176.17	2,298,396.79	2,465,540.24	2,088,838.03	
Obligations of States and political subdivisions.....240,891.92	288,586.61	256,816.52	313,029.49	
Other bonds, notes, and debentures.....51,924.05	76,024.05	51,024.05	51,024.05	
Corporate stocks (including stock of Federal Reserve Bank).....5,250.00	5,250.00	6,750.00	6,750.00	
Loans and discounts (including overdrafts).....1,396,390.47	1,549,546.94	1,708,331.23	1,954,195.10	
Bank premises owned.....8,000.00	7,000.00	7,000.00	6,000.00	
Furniture and fixtures.....2,000.00	1.00	2,000.00	1.00	
Other assets.....2,544.32	919.99	951.01	3,531.78	
Total Assets.....\$ 5,089,075.93	\$ 5,426,431.51	\$ 5,427,087.00	\$ 5,658,509.81	

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.....\$ 3,400,078.31	\$ 3,881,455.57	\$ 3,767,458.43	\$ 4,026,645.51
Time deposits of individuals, partnerships, and corporations.....913,655.80	925,784.59	925,668.98	983,672.11
Deposits of United States Government (including postal savings).....173,222.77	61,665.49	47,226.56	57,261.65
Deposits of States and political subdivisions.....353,038.94	293,701.59	396,125.51	288,608.36
Other deposits (certified and officers' checks, etc.).....17,321.92	22,772.31	21,357.22	18,776.16
Total Deposits.....\$ 4,857,317.74	\$ 5,185,379.55	\$ 5,157,836.70	\$ 5,374,963.79
Other liabilities.....\$ 19,263.56	\$ 31,551.90	\$ 21,031.72	\$ 36,030.78

CAPITAL ACCOUNTS

Capital (Common).....\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus.....125,000.00	125,000.00	150,000.00	150,000.00
Undivided profits.....12,494.63	9,500.06	23,218.58	22,515.24
Total Capital Accounts.....\$ 212,494.63	\$ 209,500.06	\$ 248,218.58	\$ 247,515.24

Total Liabilities and Capital Accounts

.....\$ 5,089,075.93 \$ 5,426,431.51 \$ 5,427,087.00 \$ 5,658,509.81

OFFICERS FOR 1948

E. G. Woodbridge, President; J. H. Macdonald, Vice-President and Cashier; J. W. Miller,
Grace M. Bills, Assistant Cashiers; Robert R. Sabin, Trust Officer;
W. S. Morrison, Chairman of Board.

DIRECTORS FOR 1948

W. S. Morrison, E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Frances M. Rourke,
Clyde T. Davis, Lloyd C. Larsen.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA
 (Otero County)

OFFICERS FOR 1947

John Richert, President; Olin Richert, Vice-President; Hattie Dodds, Cashier;
 John Richert, Jr., Assistant Cashier.

DIRECTORS FOR 1947

Harry E. Aschermann, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 514,790.95	\$ 477,300.66	\$ 404,218.72	\$ 496,323.98
United States Government obligations, direct and guaranteed....	958,900.00	1,058,400.00	858,400.00	854,200.00
Obligations of States and political subdivisions	512,081.81	536,248.82	574,262.80	582,095.43
Other bonds, notes, and debentures	121,430.00	106,815.00	108,815.00	111,315.00
Loans and discounts (including overdrafts)	262,355.53	256,136.10	330,167.52	396,633.71
Real estate owned other than bank premises				2,500.00
Total Assets	\$ 2,369,558.29	\$ 2,434,900.58	\$ 2,275,864.04	\$ 2,443,068.12
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,468,046.14	\$ 1,627,097.37	\$ 1,394,643.11	\$ 1,636,405.26
Time deposits of individuals, partnerships, and corporations.....	595,911.12	577,606.42	572,958.68	553,341.69
Deposits of United States Government (including postal savings)	30,501.73	10,000.48	37,299.33	21,659.69
Deposits of States and political subdivisions	139,348.93	83,120.30	133,141.83	87,731.89
Other deposits (certified and officers' checks, etc.).....	3,435.37	2,397.41	2,556.95	2,092.89
Total Deposits	\$ 2,237,243.29	\$ 2,300,221.98	\$ 2,140,599.90	\$ 2,301,231.42
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	32,315.00	34,678.60	35,264.14	41,836.70
Total Capital Accounts.....	\$ 132,315.00	\$ 134,678.60	\$ 135,264.14	\$ 141,836.70
Total Liabilities and Capital Accounts	\$ 2,369,558.29	\$ 2,434,900.58	\$ 2,275,864.04	\$ 2,443,068.12

OFFICERS FOR 1948

John Richert, President; Olin Richert, Vice-President; Hattie Dodds, Cashier;
 John Richert, Jr., Assistant Cashier.

DIRECTORS FOR 1948

Harry E. Aschermann, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1947

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier.

DIRECTORS FOR 1947

Harry L. Hooker, H. R. Maxwell, Ray C. Speckmann, Cora R. Strain, C. Ray Strain.

RESOURCES

	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection.	\$ 520,833.04	\$ 683,502.97	\$ 358,701.32	\$ 563,822.05
United States Government obligations, direct and guaranteed....	715,700.00	716,400.00	716,400.00	717,100.00
Obligations of States and political subdivisions		23,303.13	15,000.00	30,000.00
Loans and discounts (including overdrafts)	269,761.45	271,236.11	466,462.29	446,644.50
Furniture and fixtures.....	2,430.00	1,900.00	1,900.00	2,900.00
Total Assets	\$ 1,508,724.49	\$ 1,696,342.21	\$ 1,558,463.61	\$ 1,760,466.55

LIABILITIES

Demand deposits of individuals, partnerships, and corporations....	\$ 1,213,750.74	\$ 1,428,184.26	\$ 1,241,558.69	\$ 1,462,872.14
Time deposits of individuals, partnerships, and corporations....	153,696.23	149,106.34	159,941.30	171,081.34
Deposits of United States Government (including postal savings)	546.44	1,195.06	4,559.16	10,107.25
Deposits of States and political subdivisions	59,101.42	24,448.52	65,275.45	22,506.70
Other deposits (certified and officers' checks, etc.).....	17,292.07	22,839.78	14,421.81	22,929.53
Total Deposits	\$ 1,444,386.90	\$ 1,625,773.96	\$ 1,485,756.41	\$ 1,689,496.96

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00
Surplus	25,000.00	35,000.00	35,000.00	12,500.00
Undivided profits.....	14,337.59	6,868.25	12,707.20	8,469.59
Reserves (and retirement account for preferred capital).....		3,700.00		
Total Capital Accounts.....	\$ 64,337.59	\$ 70,568.25	\$ 72,707.20	\$ 70,969.59

OFFICERS FOR 1948

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier.

DIRECTORS FOR 1948

Harry L. Hooker, H. R. Maxwell, Ray C. Speckmann, C. Ray Strain, Cora R. Strain.

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1947

C. L. Mann, President; H. H. Schumann, Vice-President; R. K. Schumann, Cashier;
 Julia Lenarchie, Assistant Cashier.

DIRECTORS FOR 1947

C. L. Mann, H. H. Schumann, R. K. Schumann.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 224,185.38	\$ 159,166.21	\$ 137,517.33	\$ 239,608.44
United States Government obligations, direct and guaranteed....	691,852.00	812,358.88	829,294.77	776,101.39
Obligations of States and political subdivisions	134.37			
Loans and discounts (including overdrafts)	194,970.35	204,688.80	267,134.35	276,980.33
Furniture and fixtures.....	20,608.83	18,696.90	18,742.38	17,000.00
Total Assets	\$ 1,131,750.93	\$ 1,194,910.79	\$ 1,252,688.83	\$ 1,309,690.16

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 553,055.61	\$ 640,660.20	\$ 618,287.54	\$ 716,345.42
Time deposits of individuals, partnerships, and corporations.....	226,667.26	265,633.39	275,339.32	287,224.73
Deposits of United States Government (including postal savings)	18,403.92	11,429.31	19,858.95	24,823.83
Deposits of States and political subdivisions	245,742.27	196,919.50	240,015.61	181,053.56
Other deposits (certified and officers' checks, etc.).....	21,377.55	4,821.91	12,094.76	3,751.22
Total Deposits	\$ 1,065,246.61	\$ 1,119,464.31	\$ 1,165,596.18	\$ 1,213,198.76

Other Liabilities.....

CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	15,000.00	18,500.00	25,000.00	40,000.00
Undivided profits.....	1,504.32	1,700.24	2,683.60	1,438.70
Total Capital Accounts.....	\$ 66,504.32	\$ 70,200.24	\$ 77,683.60	\$ 91,438.70
Total Liabilities and Capital Accounts	\$ 1,131,750.93	\$ 1,194,910.79	\$ 1,252,688.83	\$ 1,309,690.16

OFFICERS FOR 1948

H. H. Schumann, President; C. L. Mann, Vice-President; R. K. Schumann, Cashier;
 Julie Lenarchie, Assistant Cashier.

DIRECTORS FOR 1948

C. L. Mann, H. H. Schumann, R. K. Schumann.

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE
 (Boulder County)

OFFICERS FOR 1947

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier;
 Roy N. Austin, Assistant Cashier.

DIRECTORS FOR 1947

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Chas. Liley, Clemma S. Wiggett, W. L. Hauptli.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 120,221.19	\$ 123,593.77	\$ 143,720.17	\$ 129,714.19
United States Government obligations, direct and guaranteed....	348,148.00	397,811.00	369,321.20	408,238.60
Obligations of States and political subdivisions	2,000.00	2,000.00	3,000.00	2,500.00
Loans and discounts (including overdrafts)	67,269.48	79,434.12	100,269.73	116,373.28
Furniture and fixtures.....	400.00	400.00	400.00	400.00
Total Assets	\$ 538,038.67	\$ 603,238.89	\$ 616,711.10	\$ 657,226.07

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 450,156.09	\$ 512,671.04	\$ 491,067.43	\$ 522,001.94
Time deposits of individuals, partnerships, and corporations.....	30,265.97	33,955.44	38,870.15	35,460.94
Deposits of States and political subdivisions	13,575.00	11,766.91	38,519.46	46,577.10
Other deposits (certified and officers' checks, etc.).....	2,700.55	1,892.50	4,134.17	8,002.97
Total Deposits	\$ 496,697.61	\$ 560,285.89	\$ 572,591.21	\$ 612,042.95

CAPITAL ACCOUNTS

Capital (Common)	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus	12,500.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	5,504.06	2,953.00	4,119.89	5,183.12
Reserves (and retirement account for preferred capital).....	3,337.00			
Total Capital Accounts.....	\$ 41,341.06	\$ 42,953.00	\$ 44,119.89	\$ 45,183.12
Total Liabilities and Capital Accounts	\$ 538,038.67	\$ 603,238.89	\$ 616,711.10	\$ 657,226.07

OFFICERS FOR 1948

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier;
 Roy N. Austin, Assistant Cashier.

DIRECTORS FOR 1948

G. R. Henning, L. W. McCorkle, Clemma S. Wiggett, Charles Liley, H. H. Hoyt, W. L. Hauptli.

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1947

Daniel Carl, President; F. C. Smartt, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1947

Daniel Carl, W. C. Bourne, F. G. Smartt, John H. Smartt, L. Smartt.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 170,932.88	\$ 210,295.48	\$ 229,734.36	\$ 76,266.84
United States Government obligations, direct and guaranteed....	98,500.00	108,500.00	108,500.00	147,800.00
Obligations of States and political subdivisions	9,406.49	20,639.59	8,803.75	39,323.94
Loans and discounts (including overdrafts)	134,415.53	125,865.85	145,187.05	170,262.98
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 413,256.90	\$ 465,302.92	\$ 492,227.16	\$ 433,655.76
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 310,849.89	\$ 364,127.06	\$ 382,673.91	\$ 315,908.10
Time deposits of individuals, partnerships, and corporations....	23,906.92	21,298.02	23,929.27	23,781.56
Deposits of United States Government (including postal savings)	10,319.73	1,222.73	13,068.23	4,574.48
Deposits of States and political subdivisions	24,331.11	34,266.20	25,561.10	40,289.39
Total Deposits	\$ 369,407.65	\$ 420,914.01	\$ 445,232.51	\$ 384,553.53
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	15,000.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	13,849.25	9,388.91	11,994.65	14,102.23
Total Capital Accounts.....	\$ 43,849.25	\$ 44,388.91	\$ 46,994.65	\$ 49,102.23
Total Liabilities and Capital Accounts	\$ 413,256.90	\$ 465,302.92	\$ 492,227.16	\$ 433,655.76

OFFICERS FOR 1948

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1948

Daniel Carl, F. G. Smartt, John H. Smartt, L. Smartt, W. C. Bourne.

Certificate Issued September 14, 1912

No. 243

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1947

John J. Brady, President; O. E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1947

John J. Brady, O. E. Jensen, E. C. Van Fradenburg.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 152,280.84	\$ 213,657.96	\$ 128,851.62	\$ 155,761.49
United States Government obligations, direct and guaranteed....	50,200.00	50,700.00	75,700.00	93,600.00
Obligations of States and political subdivisions	85.00			245.00
Loans and discounts (including overdrafts)	70,129.00	84,514.69	99,628.09	81,271.95
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets	3,800.00	4,200.00	2,100.00	2,300.00
Total Assets	\$ 276,496.84	\$ 353,074.65	\$ 306,281.71	\$ 333,180.44
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 205,279.21	\$ 273,159.22	\$ 232,679.97	\$ 249,001.91
Time deposits of individuals, partnerships, and corporations.....	19,375.29	20,856.59	15,784.68	20,675.28
Deposits of States and political subdivisions	15,017.35	19,356.45	17,507.93	21,840.15
Other deposits (certified and officers' checks, etc.).....	2,424.99	5,102.39	4,009.13	4,963.10
Total Deposits	\$ 242,096.84	\$ 318,474.65	\$ 269,981.71	\$ 296,480.44
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	15,000.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	6,100.00	1,300.00	3,000.00	3,400.00
Reserves (and retirement account for preferred capital).....	3,300.00	3,300.00	3,300.00	3,300.00
Total Capital Accounts.....	\$ 34,400.00	\$ 34,600.00	\$ 36,300.00	\$ 36,700.00
Total Liabilities and Capital Accounts	\$ 276,496.84	\$ 353,074.65	\$ 306,281.71	\$ 333,180.44

OFFICERS FOR 1948

John J. Brady, President; Oliver E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1948

John J. Brady, Oliver E. Jensen, E. C. Van Fradenburg.

Certificate Issued March 23, 1908

No. 85

BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1947

Leland Scroggin, Vice-President and Secretary; Frank Wind, Assistant Cashier.

DIRECTORS FOR 1947

Vida F. Ellison, Clyde I. Snider, Frank J. Wind, Nina O. Scroggin, Leland Scroggin.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 315,388.23	\$ 365,615.92	\$ 341,114.36	\$ 264,911.52
United States Government obligations, direct and guaranteed....	1,253,960.00	1,488,692.00	1,200,892.00	996,060.00
Obligations of States and political subdivisions	4,152.73	3,000.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	606,938.43	379,991.77	480,907.14	844,695.58
Bank premises owned.....	3,000.00	12,500.00	12,250.00	11,950.00
Furniture and fixtures	0.01	0.01		
Other assets		1,000.00		
Total Assets.....	\$ 2,183,439.40	\$ 2,250,799.70	\$ 2,038,163.50	\$ 2,120,617.10
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,561,991.92	\$ 1,598,996.72	\$ 1,424,474.11	\$ 1,489,339.45
Time deposits of individuals, partnerships, and corporations.....	363,088.91	390,510.59	349,442.48	352,112.95
Deposits of United States Government (including postal savings)				2,861.10
Deposits of States and political subdivisions	123,548.76	119,244.95	112,095.99	145,947.13
Other deposits (certified and officers' checks, etc.).....	27,448.54	39,374.22	48,623.64	21,195.73
Total Deposits	\$ 2,076,078.13	\$ 2,148,126.48	\$ 1,934,636.22	\$ 2,011,456.36
Other liabilities.....	\$ 6,830.03	\$ 6,797.07	\$ 8,173.74	\$ 4,349.59
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	41,000.00	42,000.00	45,000.00	50,000.00
Undivided profits.....	9,531.24	3,876.15	353.54	1,483.34
Reserves (and retirement account for preferred capital).....				3,329.81
Total Capital Accounts.....	\$ 100,531.24	\$ 95,876.15	\$ 95,353.54	\$ 104,813.15
Total Liabilities and Capital Accounts	\$ 2,183,439.40	\$ 2,250,799.70	\$ 2,038,163.50	\$ 2,120,617.10

OFFICERS FOR 1948Leland Scroggin, President; Frank Wind, Vice-President and Cashier;
Rodman Scroggin, Assistant Cashier.**DIRECTORS FOR 1948**

Clyde I. Snider, Vida F. Ellison, Frank Wind, Nina O. Scroggin, Leland Scroggin.

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & CO., BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1947

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier;
Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1947

W. C. Beaty, Frances M. Beaty, John W. Beaty.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 575,998.88	\$ 809,679.06	\$ 682,677.72	\$ 557,715.24
United States Government obligations, direct and guaranteed....	128,760.00	129,150.00	122,400.00	122,650.00
Obligations of States and political subdivisions	49,063.65	52,935.58	54,119.49	65,799.85
Other bonds, notes, and debentures				5,000.00
Loans and discounts (including overdrafts)	231,115.24	146,517.30	267,436.25	233,077.73
Furniture and fixtures.....	• 1.00	1.00	1.00	1.00
Other assets.....		1,341.92	2,015.50	2,488.50
Total Assets	\$ 984,938.77	\$ 1,139,624.86	\$ 1,128,649.96	\$ 986,732.32
LIABILITIES	.	.	.	.
Demand deposits of individuals, partnerships, and corporations..	\$ 876,705.15	\$ 1,028,998.72	\$ 1,017,171.35	\$ 858,097.11
Time deposits of individuals, partnerships, and corporations.....	36,702.68	37,302.79	38,353.44	40,809.63
Deposits of United States Government (including postal savings)		300.00		1,575.00
Deposits of States and political subdivisions	13,335.98	11,264.93	11,505.28	16,091.64
Other deposits (certified and officers' checks, etc.).....	2,774.96	4,988.42	686.89	8,797.94
Total Deposits	\$ 929,518.77	\$ 1,082,854.86	\$ 1,067,716.96	\$ 925,371.32
CAPITAL ACCOUNTS	.	.	.	.
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits.....	5,420.00	3,270.00	7,433.00	3,861.00
Reserves (and retirement account for preferred capital).....		3,500.00	3,500.00	7,500.00
Total Capital Accounts.....	\$ 55,420.00	\$ 56,770.00	\$ 60,933.00	\$ 61,361.00
Total Liabilities and Capital Accounts	\$ 984,938.77	\$ 1,139,624.86	\$ 1,128,649.96	\$ 986,732.32

OFFICERS FOR 1948

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier;
Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1948

W. C. Beaty, Frances M. Beaty, John W. Beaty.

Certificate Issued August 27, 1936

No. 430

FARMERS AND MERCHANTS BANK, MONTE VISTA
(Rio Grande County)

OFFICERS FOR 1947

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier;
Chas. W. Dorney, Jr., Assistant Cashier.

DIRECTORS FOR 1947

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 621,713.46	\$ 1,042,731.65	\$ 996,288.26	\$ 708,735.38
United States Government obligations, direct and guaranteed....	1,485,400.00	1,611,500.00	1,804,700.00	1,701,500.00
Obligations of States and political subdivisions	5,055.00	15,517.57	3,065.01	17,628.44
Loans and discounts (including overdrafts)	427,775.54	512,383.00	500,054.64	1,159,786.64
Bank premises owned.....	10,612.76	10,262.78	10,628.74	17,675.83
Furniture and fixtures.....	1,213.34	• 1,461.88	4,196.01	
Total Assets	\$ 2,551,770.10	\$ 3,193,856.88	\$ 3,318,932.66	\$ 3,605,326.29
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,165,387.66	\$ 2,807,430.38	\$ 2,903,587.21	\$ 3,195,616.71
Time deposits of individuals, partnerships, and corporations.....	95,220.05	93,726.15	85,482.86	96,534.23
Deposits of United States Government (including postal savings)	16,931.25	2,306.25	3,562.10	4,303.50
Deposits of States and political subdivisions	80,185.90	63,868.74	102,994.31	53,779.53
Other deposits (certified and officers' checks, etc.).....	16,356.56	27,669.30	18,490.24	37,146.84
Total Deposits	\$ 2,374,081.42	\$ 2,995,000.82	\$ 3,114,116.72	\$ 3,387,380.81
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	27,688.68	48,856.06	54,815.94	67,945.48
Reserves (and retirement account for preferred capital).....	50,000.00	50,000.00	50,000.00	50,000.00
Total Capital Accounts.....	\$ 177,688.68	\$ 198,856.06	\$ 204,815.94	\$ 217,945.48
Total Liabilities and Capital Accounts	\$ 2,551,770.10	\$ 3,193,856.88	\$ 3,318,932.66	\$ 3,605,326.29

OFFICERS FOR 1948

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier;
Chas. W. Dorney, Jr., Assistant Cashier.

DIRECTORS FOR 1948

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1947

A. E. Walther, President; R. E. Kullerstrand, Executive Vice-President;
Harry A. Lowe, Cashier.

DIRECTORS FOR 1947

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948'
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 417,872.18	\$ 558,948.84	\$ 374,867.32	\$ 572,185.14
United States Government obligations, direct and guaranteed.....	580,218.00	607,228.40	606,212.80	611,089.00
Obligations of States and political subdivisions	33.00	3.00	3.00	5,003.00
Loans and discounts (including overdrafts)	408,362.52	385,542.78	449,825.80	420,021.64
Other assets.....	2,814.59	1,117.79	3,162.04	3,309.02
Total Assets	\$ 1,409,300.29	\$ 1,552,840.81	\$ 1,434,070.96	\$ 1,611,607.80

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.....	\$ 1,147,266.38	\$ 1,297,942.35	\$ 1,117,161.40	\$ 1,272,399.44
Time deposits of individuals, partnerships, and corporations.....	67,991.05	78,352.81	73,872.30	77,516.88
Deposits of United States Government (including postal savings)	13,446.00	11,690.50	26,373.70	39,781.05
Deposits of States and political subdivisions	79,219.64	70,573.86	120,834.87	89,103.60
Other deposits (certified and officers' checks, etc.).....	20,299.26	4,105.96	2,598.46	24,344.81
Total Deposits	\$ 1,328,222.33	\$ 1,462,665.48	\$ 1,340,840.73	\$ 1,503,145.78
Other liabilities.....			\$ 1,500.00	\$ 5,488.19

CAPITAL ACCOUNTS

Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 60,000.00
Surplus	30,000.00	30,000.00	50,000.00	30,000.00
Undivided profits.....	21,077.96	30,175.33	11,730.23	12,973.83
Total Capital Accounts.....	\$ 81,077.96	\$ 90,175.33	\$ 91,730.23	\$ 102,973.83
Total Liabilities and Capital Accounts	\$ 1,409,300.29	\$ 1,552,840.81	\$ 1,434,070.96	\$ 1,611,607.80

OFFICERS FOR 1948

A. E. Walther, President; R. E. Kullerstrand, Executive Vice-President;
Harry A. Lowe, Cashier; Harry E. Stark, Assistant Cashier.

DIRECTORS FOR 1948

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1947

David Hersch, President; Joseph B. Hersch, Whitney Newton, Vice-Presidents;
 Ernest E. Smith, Cashier; Marguerite H. Wiley, Assistant Cashier.

DIRECTORS FOR 1947

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 228,737.47	\$ 289,359.11	\$ 271,502.05	\$ 270,517.71
United States Government obligations, direct and guaranteed....	286,405.00	510,842.00	204,000.00	403,429.00
Obligations of States and political subdivisions		72.00		121.63
Loans and discounts (including overdrafts)	198,457.46	138,752.05	267,477.46	192,105.60
Bank premises owned.....	3,500.00	3,000.00	3,000.00	2,500.00
Real estate owned other than bank premises	4.00	4.00	4.00	4.00
Other assets.....	2,323.36	2,201.00	1,854.51	3,144.95
Total Assets.....	\$ 719,427.29	\$ 944,230.16	\$ 747,838.02	\$ 871,822.89
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 583,606.72	\$ 833,543.11	\$ 610,382.71	\$ 757,056.02
Time deposits of individuals, partnerships, and corporations.....	13,240.00	14,726.00	19,233.00	11,676.00
Deposits of United States Government (including postal savings)	136.81	380.45	106.57	1,755.99
Deposits of States and political subdivisions	40,756.34	13,771.22	41,963.89	18,410.67
Other deposits (certified and officers' checks, etc.).....	19,506.13	11,948.90	8,308.14	7,870.17
Total Deposits	\$ 657,246.00	\$ 874,369.68	\$ 679,994.31	\$ 796,768.85
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	35,000.00	10,000.00	12,500.00	15,000.00
Undivided profits	2,181.29	4,860.48	5,343.71	5,054.04
Reserves (and retirement account for preferred capital).....		5,000.00		5,000.00
Total Capital Accounts.....	\$ 62,181.29	\$ 69,860.48	\$ 67,843.71	\$ 75,054.04
Total Liabilities and Capital Accounts	\$ 719,427.29	\$ 944,230.16	\$ 747,838.02	\$ 871,822.89

OFFICERS FOR 1948

David Hersch, President; Whitney Newton, Joseph B. Hersch, Vice-Presidents;
 Ernest E. Smith, Cashier; Marguerite H. Wiley, Assistant Cashier.

DIRECTORS FOR 1948

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1947

R. C. Thatcher, President; C. B. Carlile, Vice-President; Dey F. Whelan, Cashier;
 M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1947

R. C. Thatcher, C. B. Carlile, C. H. G. Johnson.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,480,316.35	\$ 3,818,698.15	\$ 2,254,388.57	\$ 2,291,456.46
United States Government obligations, direct and guaranteed....	2,150,459.38	2,153,459.38	3,450,183.38	3,630,462.38
Obligations of States and political subdivisions	20,600.00	30,100.00	30,600.00	30,600.00
Other bonds, notes, and debentures	49,970.75	50,469.75	1.00	3.00
Corporate stocks (including stock of Federal Reserve Bank).....	2.00	2.00	2.00	
Loans and discounts (including overdrafts)	49,244.92	70,062.57	94,365.94	77,764.17
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 5,750,594.40	\$ 6,122,792.85	\$ 5,829,541.89	\$ 6,030,287.01

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 2,101,316.95	\$ 2,345,209.87	\$ 2,117,307.77	\$ 2,418,151.63
Time deposits of individuals, partnerships, and corporations.....	3,036,873.80	3,193,842.11	3,102,275.34	3,115,425.21
Deposits of United States Government (including postal savings)	11,756.25	10,950.00	1,762.50	
Deposits of States and political subdivisions	279,310.37	253,540.98	283,024.79	144,986.79
Other deposits (certified and officers' checks, etc.).....	21,777.53	9,062.95	8,764.14	22,242.45
Total Deposits	\$ 5,451,034.90	\$ 5,812,605.91	\$ 5,513,134.54	\$ 5,700,806.08
Other liabilities.....	\$ 4,244.63	\$ 4,086.01	\$ 5,203.48	\$ 6,295.88

CAPITAL ACCOUNTS

Capital (Common)	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits.....	145,314.87	156,100.93	161,203.87	173,185.05
Total Capital Accounts.....	\$ 295,314.87	\$ 306,100.93	\$ 311,203.87	\$ 323,185.05
Total Liabilities and Capital Accounts	\$ 5,750,594.40	\$ 6,122,792.85	\$ 5,829,541.89	\$ 6,030,287.01

OFFICERS FOR 1948

R. C. Thatcher, President; B. A. Carlile, Vice President; Dey F. Whelan, Cashier;
 M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1948

R. C. Thatcher, B. A. Carlile, Dey F. Whelan.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO
 (Pueblo County)

OFFICERS FOR 1948

Robert E. Marek, President; T. C. Swanson, Vice-President and Cashier; Edward McCabe, J. C. Goudy, Vice-Presidents; James L. Fimple, M. E. Nimmo, Assistant Cashiers.

DIRECTORS FOR 1947

Robert E. Marek, Alva B. Adams, Jr., Robert S. Gast, J. C. Goudy, Joseph A. Uhl, Edward McCabe, T. C. Swanson.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 2,671,453.77	\$ 3,293,564.63	\$ 2,315,686.10	\$ 2,537,210.83
United States Government obligations, direct and guaranteed....	8,116,895.62	9,720,227.30	9,620,200.18	10,126,649.14
Obligations of States and political subdivisions.....	343,276.15	380,775.87	404,602.67	411,611.36
Other bonds, notes, and debentures.....	1,334,983.88	185,587.85	217,809.78	217,522.44
Corporate stocks (including stock of Federal Reserve Bank).....	2.00	2.00	2.00	1.00
Loans and discounts (including overdrafts).....	1,763,171.87	1,945,442.84	2,129,102.22	2,407,475.30
Bank premises owned.....	79,820.49	69,000.00	66,000.00	63,000.00
Furniture and fixtures.....		7,687.53	9,233.37	12,321.46
Other assets.....	20,807.77	19,384.40	17,999.27	18,834.16
Total Assets	\$14,330,411.55	\$15,621,672.42	\$14,780,635.59	\$15,794,625.69
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	\$ 8,073,170.55	\$ 9,461,618.62	\$ 8,670,429.74	\$ 9,069,825.53
Time deposits of individuals, partnerships, and corporations.....	4,870,450.67	4,922,783.41	4,733,790.80	4,719,581.43
Deposits of United States Government (including postal savings).....	37,128.48	57,396.73	116,441.26	116,217.05
Deposits of States and political subdivisions.....	368,807.73	233,917.22	285,821.27	817,993.42
Deposits of banks.....	20,060.00	9,781.14	20,000.00	20,000.00
Other deposits (certified and officers' checks, etc.).....	98,993.27	56,885.70	46,017.64	197,604.79
Total Deposits	\$13,468,610.70	\$14,752,382.82	\$13,872,500.71	\$14,940,722.22
Other Liabilities.....	\$ 11,858.14	\$ 14,550.35	\$ 11,544.91	\$ 14,769.68
CAPITAL ACCOUNTS				
Capital (Common)	\$ 264,000.00	\$ 264,000.00	\$ 264,000.00	\$ 400,000.00
Surplus	350,000.00	350,000.00	350,000.00	300,000.00
Undivided profits.....	100,892.71	66,689.25	108,539.97	37,883.79
Reserves (and retirement account for preferred capital).....	135,050.00	174,050.00	174,050.00	101,250.00
Total Capital Accounts.....	\$ 849,942.71	\$ 854,739.25	\$ 896,589.97	\$ 839,133.79
Total Liabilities and Capital Accounts	\$14,330,411.55	\$15,621,672.42	\$14,780,635.59	\$15,794,625.69

OFFICERS FOR 1948

T. C. Swanson, President; Joseph A. Uhl, Chairman of the Board; Edward McCabe, J. C. Goudy, Vice-Presidents; Alva B. Adams, Jr., Secretary; M. E. Nimmo, Assistant Cashier and Assistant Secretary; James L. Fimple, Treasurer.

DIRECTORS FOR 1948

Alva B. Adams, Jr., William H. Adams, Robert S. Gast, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl.

Certificate Issued April 30, 1946

No. 441

FIRST STATE BANK OF RANGELY, RANGELY

(Rio Blanco County)

OFFICERS FOR 1947

Frank W. Bieser, President; A. S. Holm, Vice-President; Royden Brown, Cashier.

DIRECTORS FOR 1947

A. S. Holm, Homer Dale, H. B. Fowler, Royden Brown, Frank W. Bieser.

RESOURCES June 30, 1947 Dec. 31, 1947 June 30, 1948 Dec. 31, 1948

Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 80,848.75	\$ 172,607.24	\$ 258,619.22	\$ 219,663.80
United States Government obligations, direct and guaranteed....	203,050.74	202,620.29	242,620.29	242,414.00
Obligations of States and political subdivisions				15,595.69
Loans and discounts (including overdrafts)	121,550.07	138,101.45	103,352.10	160,386.02
Bank premises owned.....	700.00	700.00	700.00	
Furniture and fixtures.....	4,611.10	6,059.24	6,059.24	7,133.80
Real estate owned other than bank premises				689.60
Total Assets	\$ 410,760.66	\$ 520,088.22	\$ 611,350.85	\$ 645,882.91

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 212,753.37	\$ 276,322.91	\$ 299,192.08	\$ 288,313.53
Time deposits of individuals, partnerships, and corporations.....	11,592.24	17,805.07	26,132.48	17,558.86
Deposits of United States Government (including postal savings)		5,000.00		
Deposits of States and political subdivisions	125,982.46	141,012.57	192,076.99	245,000.00
Other deposits (certified and officers' checks, etc.).....	15,490.60	14,133.51	18,827.67	19,606.84
Total Deposits	\$ 365,818.67	\$ 454,274.06	\$ 536,229.22	\$ 570,479.23

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	5,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	14,941.99	546.98	4,904.45	6.50
Reserves (and retirement account for preferred capital).....		5,267.18	10,217.18	15,397.18
Total Capital Accounts.....	\$ 44,941.99	\$ 65,814.16	\$ 75,121.63	\$ 75,403.68
Total Liabilities and Capital Accounts	\$ 410,760.66	\$ 520,088.22	\$ 611,350.85	\$ 645,882.91

OFFICERS FOR 1948

Frank W. Bieser, President; Royden Brown, Vice-President; N. E. Clawson, Cashier.

DIRECTORS FOR 1948

Frank W. Bieser, Royden Brown, N. E. Clawson, Homer Dale, Henry Carnes.

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING
 (Logan County)

OFFICERS FOR 1947

J. N. Sanders, President; Theo. C. Sanders, J. H. Sanders, Vice-Presidents; A. M. Rex, Cashier; Loraine Hays, Assistant Cashier and Auditor; Fred Mangels, A. R. Collman, Assistant Cashiers.

DIRECTORS FOR 1947

J. N. Sanders, Theo. C. Sanders, J. H. Sanders, Loraine Hays, A. M. Rex.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 1,802,418.70	\$ 1,564,018.32	\$ 1,345,336.61	\$ 1,537,544.09
United States Government obligations, direct and guaranteed.....	3,685,200.00	3,810,200.00	3,546,200.00	3,183,400.00
Obligations of States and political subdivisions.....	38,000.00	39,634.89	38,634.59	39,572.93
Other bonds, notes, and debentures.....	71,994.20	56,994.20	66,994.20	66,994.20
Corporate stocks (including stock of Federal Reserve Bank).....	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts).....	1,109,578.62	1,307,751.88	1,313,296.85	1,670,829.06
Bank premises owned.....	25,100.00	24,733.24	21,600.00	18,494.35
Furniture and fixtures.....	1,683.74		1,324.74	620.24
Other assets	6,952.87	7,232.61	7,538.04	15,385.79
Total Assets	\$ 6,746,929.13	\$ 6,826,565.14	\$ 6,346,925.03	\$ 6,538,840.66

LIABILITIES

Demand deposits of individuals, partnerships and corporations..	\$ 4,659,984.06	\$ 4,770,761.14	\$ 4,178,013.87	\$ 4,359,916.90
Time deposits of individuals, partnerships, and corporations.....	1,379,294.80	1,405,089.64	1,378,099.32	1,458,374.01
Deposits of United States Government (including postal savings).....	35,295.77	32,627.62	51,215.46	84,546.57
Deposits of States and political subdivisions.....	303,182.86	206,566.75	308,790.62	182,578.06
Deposits of banks.....	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.).....	15,587.29	36,993.10	28,661.41	24,756.39

Total Deposits	\$ 6,398,344.78	\$ 6,457,038.25	\$ 5,949,780.68	\$ 6,115,171.93
Other liabilities.....	\$ 201.45	\$ 153.46	\$ 195.79	\$ 142.04

CAPITAL ACCOUNTS

Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits.....	148,382.90	169,373.43	196,948.56	223,526.69

Total Capital Accounts.....	\$ 348,382.90	\$ 369,373.43	\$ 396,948.56	\$ 423,526.69
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Total Liabilities and Capital Accounts	\$ 6,746,929.13	\$ 6,826,565.14	\$ 6,346,925.03	\$ 6,538,840.66
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OFFICERS FOR 1948

J. N. Sanders, President; Theo. C. Sanders, J. H. Sanders, Vice-Presidents; A. M. Rex, Cashier-Secretary; Loraine Hays, Auditor and Assistant Cashier; A. R. Collman, Fred Mangels, Assistant Cashiers.

DIRECTORS FOR 1948

J. N. Sanders, J. H. Sanders, Theo. C. Sanders, Loraine Hays, A. M. Rex.

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1947

R. A. Towne, President; Roy E. Smith, Vice-President and Cashier;
 F. R. Smith, R. L. Luckey, R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1947

Frank H. Blair, R. G. Cheairs, F. R. Smith, Roy E. Smith, R. A. Towne.

RESOURCES June 30, 1947 Dec. 31, 1947 June 30, 1948 Dec. 31, 1948

Cash balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 2,227,619.13	\$ 2,019,493.57	\$ 1,455,181.28	\$ 1,913,792.45
United States Government obliga- tions, direct and guaranteed . . .	4,622,996.80	4,531,101.60	5,029,834.88	3,732,258.04
Obligations of States and political subdivisions		1,113.35		1,247.29
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,037,990.40	1,559,409.41	1,270,118.69	2,020,922.42
Bank premises owned	9,480.00	9,480.00	6,480.00	6,480.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 7,904,087.33	\$ 8,126,598.93	\$ 7,767,615.85	\$ 7,680,701.20

LIABILITIES

Demand deposits of individuals, partnerships, and corporations . . .	\$ 6,034,510.11	\$ 6,298,684.64	\$ 5,875,920.81	\$ 5,866,259.78
Time deposits of individuals, part- nerships, and corporations	1,508,373.56	1,403,576.14	1,414,470.23	1,347,562.55
Deposits of United States Govern- ment (including postal savings) . .	8,441.01	7,872.55	8,365.60	9,240.43
Deposits of States and political subdivisions	38,111.65	42,214.98	42,734.67	31,152.95
Deposits of banks	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and offi- cers' checks, etc.)	17,282.83	57,795.02	83,648.77	58,852.86
Total Deposits	\$ 7,611,719.16	\$ 7,815,143.33	\$ 7,430,140.08	\$ 7,318,068.57
Other liabilities	\$ 21.50	\$ 23.50	\$ 24.10	\$ 27.90

CAPITAL ACCOUNTS

Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	8,748.08	10,457.66	15,022.52	18,604.73
Reserves (and retirement account for preferred capital)	83,598.59	100,974.44	122,429.15	144,000.00
Total Capital Accounts	\$ 292,346.67	\$ 311,432.10	\$ 337,451.67	\$ 362,604.73
Total Liabilities and Capital Accounts	\$ 7,904,087.33	\$ 8,126,598.93	\$ 7,767,615.85	\$ 7,680,701.20

OFFICERS FOR 1948

R. A. Towne, President; Roy E. Smith, Vice-President and Cashier;
 F. R. Smith, R. L. Luckey, R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1948

Frank H. Blair, Glenn Morris, Arthur A. Smith, F. R. Smith, Roy E. Smith, R. A. Towne.

Certificate Issued June 19, 1909

No. 156

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG
 (Huerfano County)

OFFICERS FOR 1947

M. E. Cowing, President; R. R. Gowdy, Vice-President; R. R. Gowdy, Cashier;
 F. C. Unfug, Assistant Cashier.

DIRECTORS FOR 1947

M. E. Cowing, R. R. Gowdy, Paul Krier, J. P. Firm, C. L. Mann.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collec- tion	\$ 904,895.07	\$ 1,096,643.86	\$ 942,286.20	\$ 783,535.75
United States Government obliga- tions, direct and guaranteed....	2,932,695.52	3,127,253.93	2,612,262.17	2,809,823.02
Obligations of States and political subdivisions	13,262.29	23,560.07	22,100.49	29,108.87
Loans and discounts (including overdrafts)	759,659.43	816,318.21	1,071,487.60	993,882.69
Bank premises owned.....	9,000.00	8,000.00	7,000.00	6,000.00
Furniture and fixtures.....	1.00	1.00	1.00	2,734.00
Total Assets	\$ 4,619,513.31	\$ 5,071,777.07	\$ 4,655,137.46	\$ 4,625,084.33
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,670,782.09	\$ 3,292,692.02	\$ 2,829,929.59	\$ 2,809,983.20
Time deposits of individuals, part- nerships, and corporations.....	1,456,075.43	1,410,108.55	1,267,804.23	1,224,678.26
Deposits of United States Govern- ment (including postal savings)	37,347.42	24,593.24	47,963.96	67,677.98
Deposits of States and political subdivisions	216,869.78	107,727.52	243,613.87	233,058.34
Deposits of banks.....		63.42	524.05	
Other deposits (certified and offi- cers' checks, etc.).....	63,036.67	40,346.97	59,308.21	50,957.30
Total Deposits	\$ 4,444,111.39	\$ 4,875,531.72	\$ 4,449,143.91	\$ 4,326,355.08
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	72,500.00	85,000.00	100,000.00	100,000.00
Undivided profits.....	2,901.92	11,245.35	5,993.55	38,729.17
Total Capital Accounts.....	\$ 175,401.92	\$ 196,245.35	\$ 205,993.55	\$ 238,729.17
Total Liabilities and Capital Accounts	\$ 4,619,513.31	\$ 5,071,777.07	\$ 4,655,137.46	\$ 4,625,084.33

OFFICERS FOR 1948

M. E. Cowing, President; R. R. Gowdy, Vice-President and Cashier;
 F. C. Unfug, Assistant Cashier.

DIRECTORS FOR 1948

M. E. Cowing, R. R. Gowdy, Paul Krier, J. P. Firm, C. L. Mann.

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1947

R. B. Holt, President; J. K. McKinnis, Maude Holt, Vice-Presidents; I. K. Hoyle, Cashier;
Mildred Griffin, Assistant Cashier.

DIRECTORS FOR 1947

R. B. Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 673,412.61	\$ 766,199.50	\$ 767,741.38	\$ 737,872.85
United States Government obligation, direct and guaranteed.....	665,746.36	868,569.78	867,844.01	767,324.24
Obligations of States and political subdivisions	9,680.12	17,706.58	32,213.58	39,283.22
Other bonds, notes, and debentures	125,000.00	17,000.00	17,000.00	15,000.00
Loans and discounts (including overdrafts)	330,605.49	693,431.24	590,197.19	1,076,232.65
Other assets.....				15,460.00
Total Assets	\$ 1,804,444.58	\$ 2,362,907.10	\$ 2,274,996.16	\$ 2,651,172.96

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,651,852.88	\$ 2,196,361.16	\$ 2,093,331.68	\$ 2,423,339.79
Time deposits of individuals, part- nerships, and corporations.....	2,072.30	2,072.30	2,472.30	6,989.91
Deposits of United States Govern- ment (including postal savings)	3,124.75	1,011.49	1,962.90	3,596.50
Deposits of States and political subdivisions	46,583.44	54,175.30	47,698.04	53,832.87
Deposits of banks.....	10,610.54	10,610.54	10,491.54	18,727.08
Other deposits (certified and offi- cers' checks, etc.).....	3,000.00	1,000.00	1,000.00	12,250.00
Total Deposits	\$ 1,717,243.91	\$ 2,265,230.79	\$ 2,156,956.46	\$ 2,518,736.15

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	45,000.00	55,000.00	75,000.00	75,000.00
Undivided profits.....	16,700.67	17,176.31	17,539.70	16,476.81
Reserves (and retirement account for preferred capital).....	500.00	500.00	500.00	15,960.00
Total Capital Accounts.....	\$ 87,200.67	\$ 97,676.31	\$ 118,039.70	\$ 92,436.81
Total Liabilities and Capital Accounts	\$ 1,804,444.58	\$ 2,362,907.10	\$ 2,274,996.16	\$ 2,651,172.96

OFFICERS FOR 1948

R. B. Holt, President; J. K. McKinnis, Maude Holt, Vice-Presidents; I. K. Hoyle, Cashier;
Mildred Griffin Wells, Assistant Cashier.

DIRECTORS FOR 1948

R. B. Holt, Maude Holt, J. K. McKinnis.

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1947

H. A. Esgar, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier.

DIRECTORS FOR 1947

J. F. Rowe, W. E. Carlin, A. F. Esgar, E. H. Tempel, H. A. Esgar.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 204,871.01	\$ 355,965.41	\$ 235,561.09	\$ 261,955.12
United States Government obligations, direct and guaranteed....	291,750.00	289,000.00	289,000.00	363,989.77
Obligations of States and political subdivisions	15,950.00	39,272.20	33,950.00	42,946.80
Other bonds, notes, and debentures	57,655.00	39,655.00	39,655.00	34,655.00
Loans and discounts (including overdrafts)	234,583.64	252,092.63	242,491.88	246,819.82
Bank premises owned.....	1,786.00	200.00	150.00	100.00
Furniture and fixtures.....		1,316.00	1,096.00	876.00
Other assets	18,047.22	26,912.76	36,965.62	38,807.11
Total Assets	\$ 824,642.87	\$ 1,004,414.00	\$ 878,869.59	\$ 990,149.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 562,173.80	\$ 710,797.67	\$ 603,379.47	\$ 690,834.15
Time deposits of individuals, partnerships, and corporations.....	131,852.09	137,973.92	128,589.23	137,479.69
Deposits of United States Government (including postal savings)	2,244.00	7,105.65	3,956.25	8,874.00
Deposits of States and political subdivisions	71,010.48	71,669.70	71,178.12	72,699.79
Other deposits (certified and officers' checks, etc.).....	1,073.46	15,148.68	5,807.24	6,094.08
Total Deposits	\$ 768,353.83	\$ 942,695.62	\$ 812,910.31	\$ 915,981.71
Other liabilities.....	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00	\$ 1,250.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits.....	5,039.04	10,468.38	14,709.28	22,917.91
Total Capital Accounts.....	\$ 55,039.04	\$ 60,468.38	\$ 64,709.28	\$ 72,917.91
Total Liabilities and Capital Accounts	\$ 824,642.87	\$ 1,004,414.00	\$ 878,869.59	\$ 990,149.62

OFFICERS FOR 1948H. A. Esgar, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier;
Harold V. Smith, Assistant Cashier.**DIRECTORS FOR 1948**

H. A. Esgar, W. E. Carlin, E. C. Evans, A. F. Esgar, E. H. Tempel.

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1947

Roy Shepherd, President; L. E. Fitzgerald, Executive Vice-President; Wm. E. Shepherd, Vice-President; Cosby McBeath, Cashier; Marie A. Breckenridge, Assistant Cashier.

DIRECTORS FOR 1947

L. E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Roy Shepherd, Wm. E. Shepherd.

RESOURCES	June 30, 1947	Dec. 31, 1947	June 30, 1948	Dec. 31, 1948
Cash balances with other banks, including reserve balances, and cash items in process of collection.....\$ 906,356.57	\$ 1,112,901.93	\$ 1,179,407.36	\$ 892,953.35	
United States Government obligations, direct and guaranteed..... 1,737,335.00	1,514,421.00	1,207,740.00	1,010,582.00	
Obligations of States and political subdivisions..... 4,000.00	4,000.00	14,000.00	14,000.00	
Corporate stocks (including stock of Federal Reserve Bank)..... 2,700.00	3,600.00	3,600.00	3,600.00	
Loans and discounts (including overdrafts)..... 565,690.25	703,081.51	696,004.96	1,175,436.87	
Bank premises owned..... 1.00	1.00	1.00	1.00	
Furniture and fixtures..... 1.00	1.00	1.00	1.00	
Total Assets	\$ 3,216,083.82	\$ 3,338,006.44	\$ 3,100,754.32	\$ 3,096,574.22

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.. \$ 2,860,583.29	\$ 2,993,953.35	\$ 2,743,455.45	\$ 2,702,204.85	
Time deposits of individuals, partnerships, and corporations..... 170,111.60	164,907.60	165,846.48	196,097.04	
Deposits of United States Government (including postal savings)..... 12,036.89	9,869.02	1,650.51	4,456.43	
Deposits of States and political subdivisions..... 36,114.97	18,820.42	27,147.48	25,959.63	
Other deposits (certified and officers' checks, etc.)..... 45.24	45.24	45.24	45.24	
Total Deposits	\$ 3,078,891.99	\$ 3,187,595.63	\$ 2,938,145.16	\$ 2,928,763.19
Other liabilities.....		\$ 4,500.00		\$ 4,500.00

CAPITAL ACCOUNTS

Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	60,000.00	90,000.00	90,000.00	90,000.00
Undivided profits..... 47,191.83	18,581.19	42,609.16	43,311.03	
Reserves (and retirement account for preferred capital).....		7,329.62		
Total Capital Accounts.....\$ 137,191.83	\$ 145,910.81	\$ 162,609.16	\$ 163,311.03	
Total Liabilities and Capital Accounts	\$ 3,216,083.82	\$ 3,338,006.44	\$ 3,100,754.32	\$ 3,096,574.22

OFFICERS FOR 1948

Roy Shepherd, President; L. E. Fitzgerald, Executive Vice-President; Wm. E. Shepherd, Vice-President; Cosby McBeath, Cashier; Marie A. Breckenridge, Assistant Cashier.

DIRECTORS FOR 1948

L. E. Fitzgerald, Cosby McBeath, Webb D. Martin, Roy Richardson, Roy Shepherd, Wm. E. Shepherd.

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